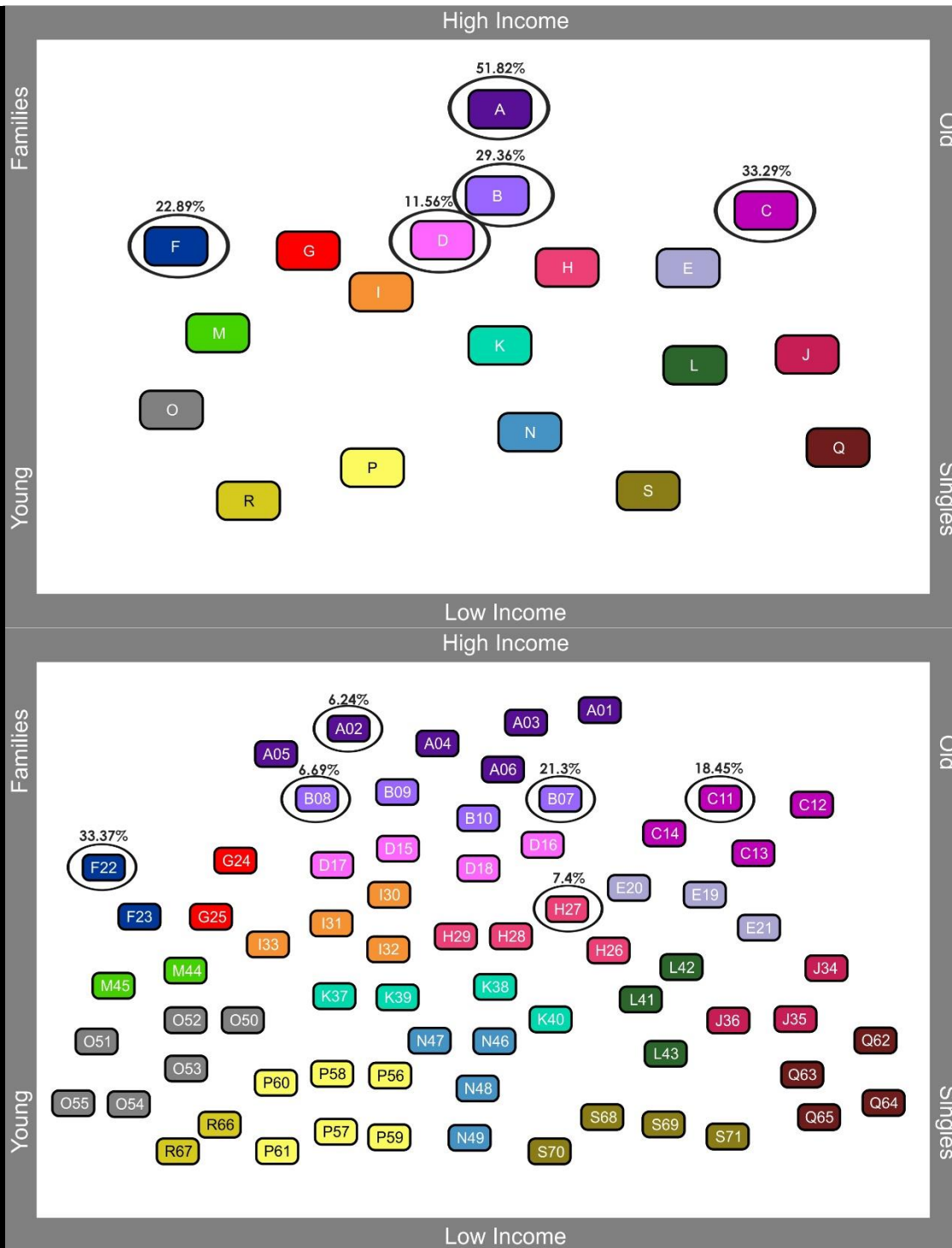


# MOSAIC TYPES MOSAIC GROUPS



## MADISON MOSAIC INDEX

We have collected the Mosaic Segmentation data from Experian for the three zip codes in Madison. This information is used by retailers, financial institutions, medical providers, and utility providers to name a few. The information is used to define an audience for targeted messaging and marketing, or to build a case for providing new retail or facility location selections.

To use this information, identify the groups and types in Madison shown on these trees and then review the information about each one on the following pages. For example, Group A accounts for over half of Madison's population as the "Power Elite" group. Within this group falls the "Platinum Prosperity" type.

Click on one of the boxes to learn about each group or type.

A

Power Elite

The wealthiest households in the US, living in the most exclusive neighborhoods, and enjoying all that life has to offer

Michael & Mary

5.24%
|

7.00%



Key Features

- Wealthy
- Highly educated
- Politically conservative
- Well-invested
- Charitable giving
- Active and fit

Who We Are

Head of household age



Type of property



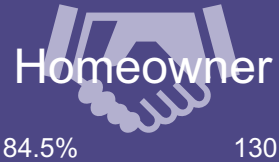
Estimated household income



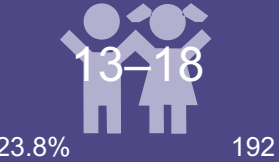
Household size



Home ownership



Age of children



Channel Preference



85



31



5



13

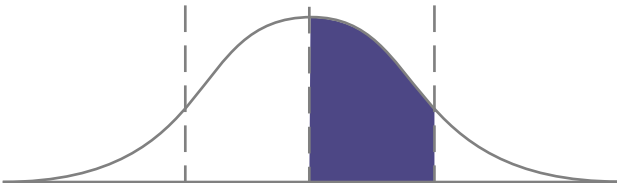


212



195

Technology Adoption



Journeyman



A

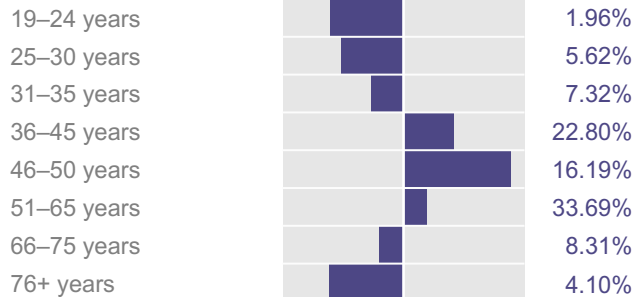
## Power Elite

The wealthiest households in the US, living in the most exclusive neighborhoods, and enjoying all that life has to offer

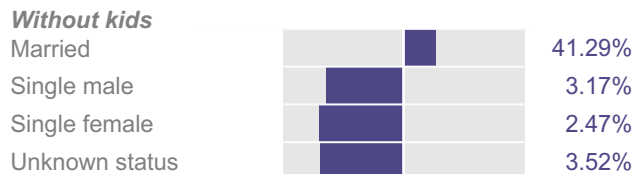
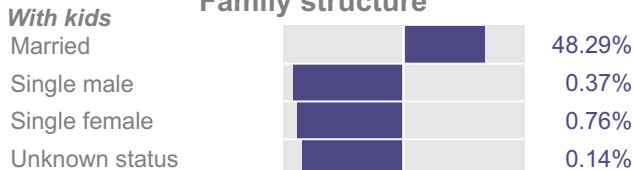
Michael &amp; Mary

 5.24% | 7.00% 

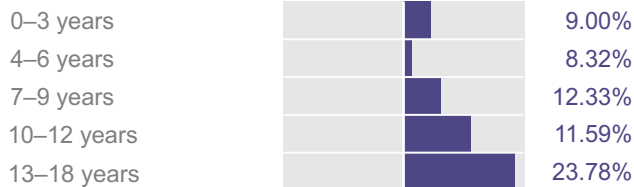
### Head of household age



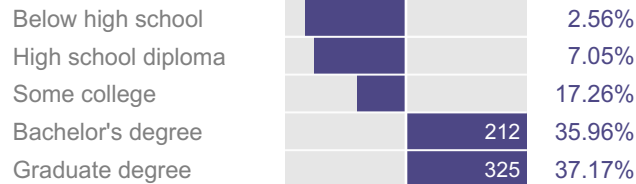
### Family structure



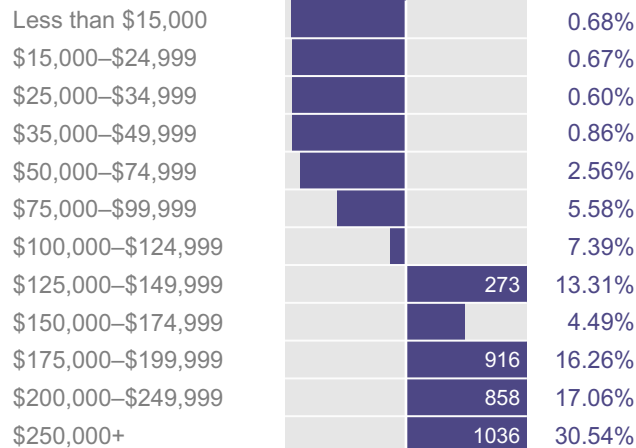
### Age of children



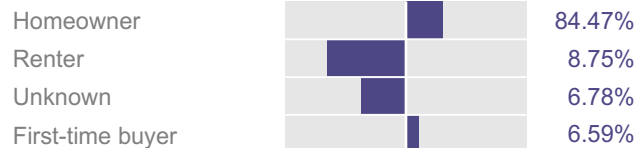
### Head of household education



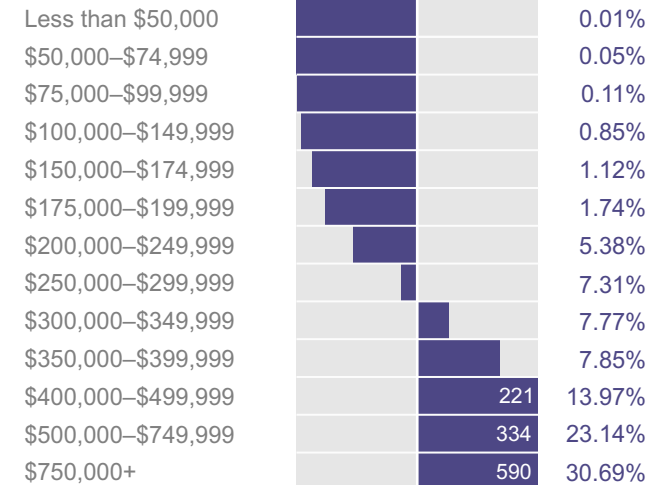
### Estimated household income



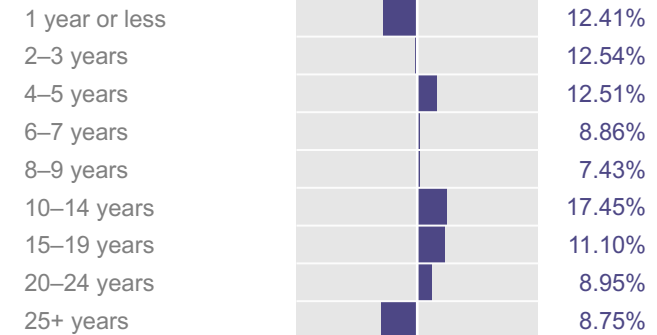
### Home ownership



### Estimated current home value



### Length of residency



## Group A: Power Elite

The wealthiest households in the US, living in the most exclusive neighborhoods and enjoying all that life has to offer

### Overview



America's wealthiest households belong to Power Elite, a group of six types living in the nation's most prestigious areas. Many of the Power Elite have risen to the top thanks to advanced educations and lucrative careers as lawyers, doctors and corporate leaders. Today, these middle-aged and older executives (about half are empty-nesting couples) enjoy lives of luxury in the nation's most fashionable and exclusive ZIP codes. With their deep pockets, they own property in some of America's most sought-after addresses—from the contemporary mansions of Beverly Hills, Calif. to the sprawling waterfront estates of Old Greenwich, Conn. Many paid more

than a million dollars for their dream-homes. While many have settled in the greener-belt suburbs of big cities, significant numbers also enjoy private in-town residences, with their homes protected by iron gates and well-tended shrubbery, the backyards dominated by swimming pools.

With over half the adults holding college degrees, Power Elite reflect a society of white-collar and entrepreneurial types as well as dual-earners who have worked their way to the top. They're over twice as likely as average Americans to have jobs in business, law, science and technology. Almost a third of this group's households earn more than \$250,000 annually and they have the highest annual discretionary spends of all US consumers; over \$32,000.

As consumers, the Power Elite have regal tastes. They're philanthropic supporters of the arts who go to plays, live theatre performances, music concerts, and museums. With many of their kids grown up, they're free to go out to dinner, watch a movie or take in another evening event. Weekends are reserved for trying to catch up with life, with such activities as cooking for fun, church events, reading books, or heading to the beach or lake. These are also health-conscious households who set aside regular time to exercise at a health club or with a private trainer. And they have more golf, yoga and tennis enthusiasts than almost every other group.

Power Elite have the highest level of investments (stocks, bonds and mutual funds), buying real estate and carrying credit cards—typically of the gold and platinum varieties. As the nation's strongest market for luxury goods, many drive luxury imports. They stay current with the latest fashion, buying designer labels at high-end retailers and boutiques, and they are adopters of the latest and greatest in technology. They purchase products in every channel—in the store, online retailers and e-tailers, online bid sites like eBay and even online discount sites.

To satisfy their curiosity about the world, they travel widely in the US and abroad, visiting virtually every country that can be reached by plane, train or cruise ship. They travel in style whether it involves hitting ski slopes, wandering island beaches or teeing-off at exclusive golf courses. These Americans can afford to sport the envied glow of a natural winter tan. All this discretionary spend does not only go toward indulging themselves, however. The Power Elite also give away a lot of money to charitable causes. They support education, the arts, health and religious charities to name a few. For many, their engagement calendars are studded with philanthropic dinners, fundraisers and charity balls.

Power Elite make a strong media audience. They have above-average interest in learning about brands through watching TV online or broadcast, listening to the radio (either satellite, internet, or traditional stations), and reading magazines, especially business, entertainment and news titles. The only form of advertising they are not particularly receptive to is email, mobile video, and online video. Everything else is fair game.



As for their political leanings, these active voters are mostly right-of-center. Nearly 40 percent consider themselves “Mild Republicans” and only about 10 percent are the far-right-leaning “Ultra Conservatives”.

## How to market

Being the most marketable consumer segment in America, it is vital for brands to break through the noise. To hyper-target the Power Elite, use messaging that resonates with what’s on the horizon; empty-nesting and eagerness to embrace new experiences. Though sophistication and elegance are certainly relevant, pull out all the stops and let this market know that your brand appreciates and emanates their interests in authentic experiences, quality products and service.

Focus on TV and any form of audio/radio channels to reach them where they most prefer to hear about brand offers. Show your brand’s value proposition for saving time and enabling the finer things in life, like cooking for fun, leisure and travel.

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## Contact information



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[experian.com/mosaic](http://experian.com/mosaic)



(877) 902-4849





Key Features

- Luxury products
- Empty-nesters
- Political donors
- Country club members
- Philanthropic
- Investment-savvy

Who We Are

Head of household age

51-65

57.0%202

Type of property

Single family

97.9%124

Estimated household income

\$250,000+

54.8%1860

Household size

2 persons

29.5%126

Home ownership

Homeowner

91.3%140

Age of children

13-18

3.2%25

Channel Preference

121

7

2

1

203

101

Technology Adoption

Apprentices



# A02

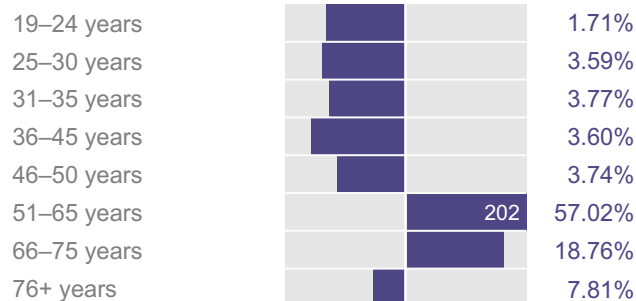
## Platinum Prosperity

Wealthy and established empty-nesting couples residing in lavish suburban homes

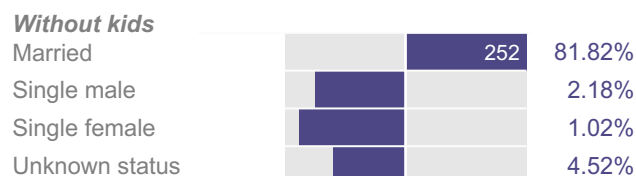
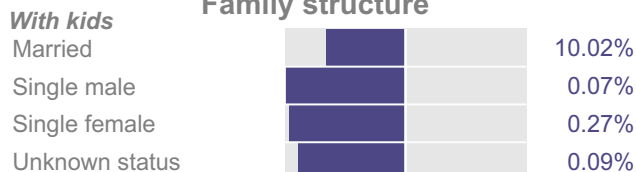
Paul & Karen

 0.84% | 1.01% 

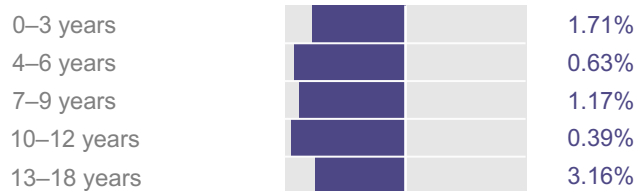
### Head of household age



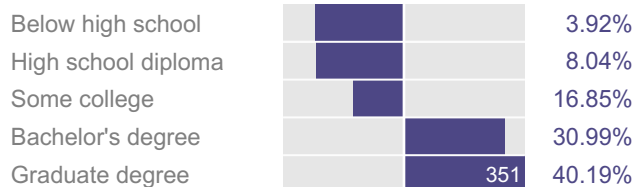
### Family structure



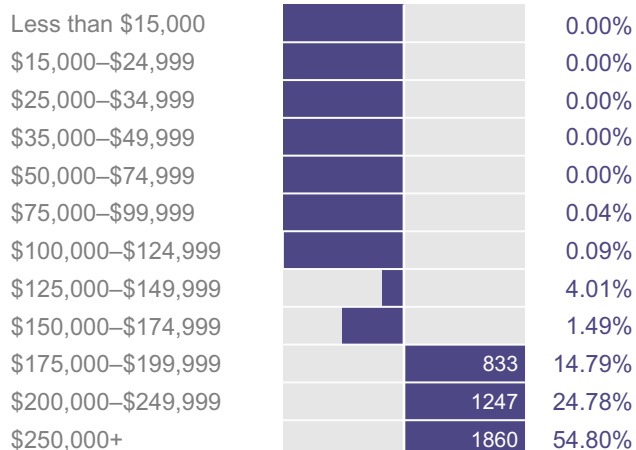
### Age of children



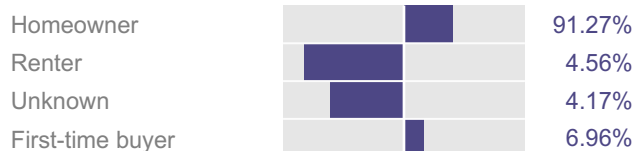
### Head of household education



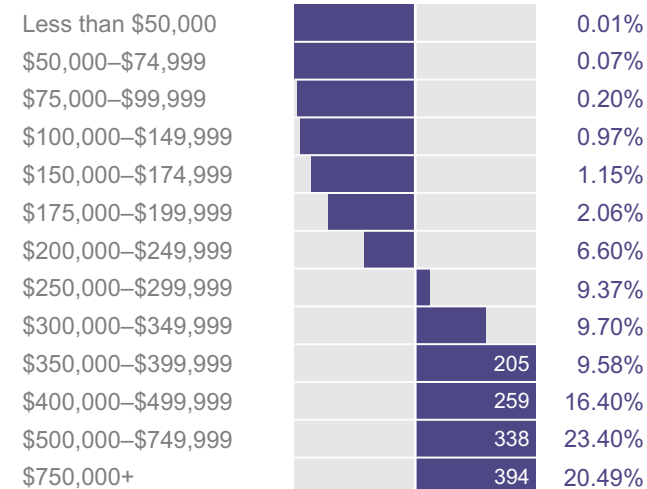
### Estimated household income



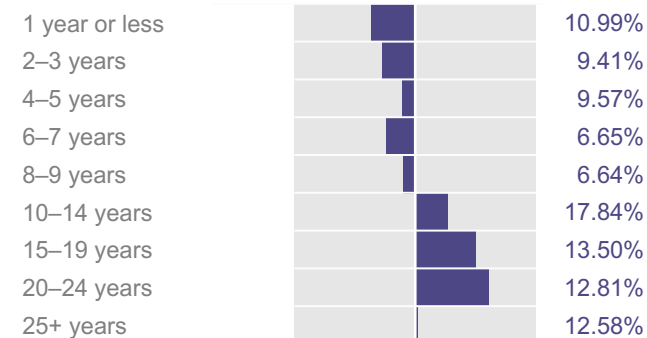
### Home ownership



### Estimated current home value



### Length of residency



## Group A: Power Elite

### Type A02: Platinum Prosperity

Wealthy and established empty-nesting couples residing in lavish suburban homes



The wealthiest segment, Platinum Prosperity, consists of older empty-nesting couples and retirees enjoying lives of luxury.

With average incomes well into the six figures, many own spacious suburban homes valued at more than half a million dollars. Most are married, college educated and at the peak of their careers. While nearly a fifth are retired, those still in the workforce are holding executive and management positions in business, finance, legal and health services.

With their child-rearing days behind them, Platinum Prosperity enjoy entertaining their friends and pursuing cultural activities.

They like to network with other people on the same social rung,

which serves them well in their philanthropic pursuits. Members of this segment belong to associations that support museums, symphonies, opera companies and other charities of the arts, and they are among the nation's top supporters of political groups and private foundation organizations.

Platinum Prosperity are consumers who resonate with brands who portray images of honor, integrity and the traditional themes of the American culture. Not surprising given they are a group with large male dominance as the head of household. Aside from that, they will occasionally use coupons and discount-based incentives.

Many Platinum Prosperity consumers are fitness fanatics who belong to health clubs, enjoy cardio and weight training sports and watch professional tennis, basketball, football and baseball games. At night, they enjoy cultural activities. Plays, ballets, operas, movies and concerts are all on their must-do lists. At home, they've outfitted their family rooms with top-of-the-line computers, large-screen TVs and serious exercise equipment, as well as books; one third being read digitally on a Kindle.

They also like to get away from their busy schedules. Platinum Prosperity couples travel for both business and pleasure, domestic and afar. Organized events like cruises are also a fan favorite for this consumer group.

As shoppers, they like to buy brands with reputations that align with the traditional American conventions of pride, integrity, honor and respect. Brands who are also reputable for being high quality, time-saving and fashion or industry-leading also grab the attention of the Platinum Prosperity consumers. When it comes to preferences for interacting with and learning about brands, American Prosperity prefer brand messages be delivered during their favorite TV shows, while enjoying the best of the 70s and 80s music stations and apps, in-store and on specialty online retailers, and via direct mail. They are not the most receptive to mobile or online video and display ads, but they are highly receptive to almost every other advertising channel.

Platinum Prosperity have a strong global consciousness and interest in international affairs. They purchase "green products" and support ethically responsible businesses. With a genuine interest in people of all backgrounds, they like to learn new things and pursue a healthy, sustainable lifestyle.

To reach these consumers, companies and non-profits should recognize that Platinum Prosperity are well-educated, global citizens who tend to be independent thinkers. They feel they are informed shoppers and are conservative when it comes to their outlooks on spend. Increasingly, they're going online for news and commerce, reading blogs and informative Websites that help them research products.

They not only shop and learn about products online, but they also frequent MSN.com, YouTube and Facebook. Their mobile usage is more pragmatic and social in nature which is consistent with their average technology adoption.



B

## Flourishing Families

Affluent, middle-aged families and couples earning prosperous incomes and living very comfortable, active lifestyles

John & Jennifer

4.34%

7.12%



### Key Features

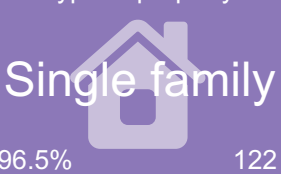
- Affluent
- Charitable contributors
- Athletic activities
- Saving for college
- PTA parents
- Family-oriented activities

### Who We Are

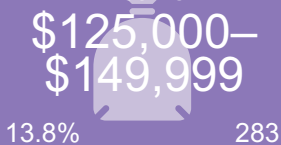
Head of household age



Type of property



Estimated household income



Household size



Home ownership



Age of children



### Channel Preference



23



56



25



42

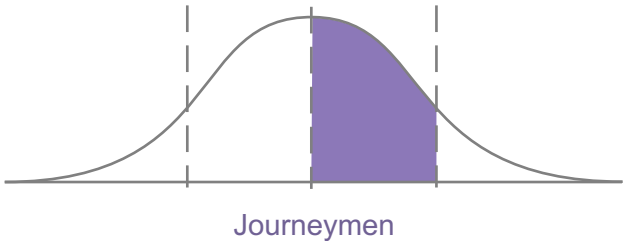


197



200

### Technology Adoption



B

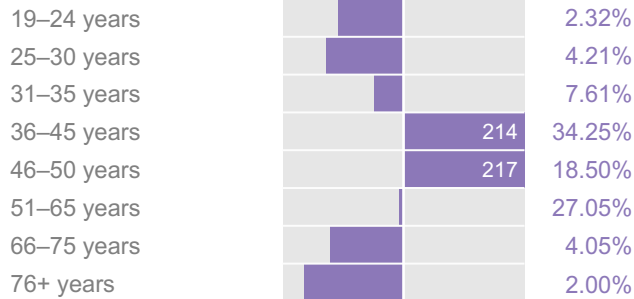
## Flourishing Families

Affluent, middle-aged families and couples earning prosperous incomes and living very comfortable, active lifestyles

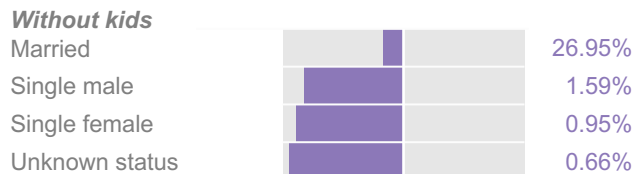
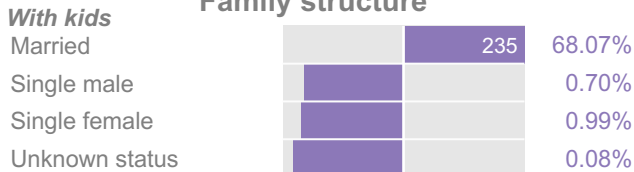
John & Jennifer

 4.34% | 7.12% 

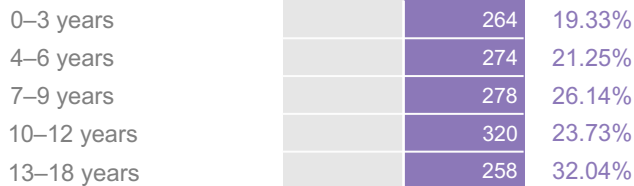
### Head of household age



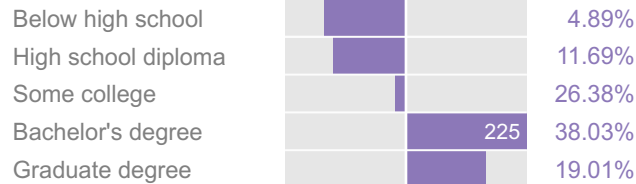
### Family structure



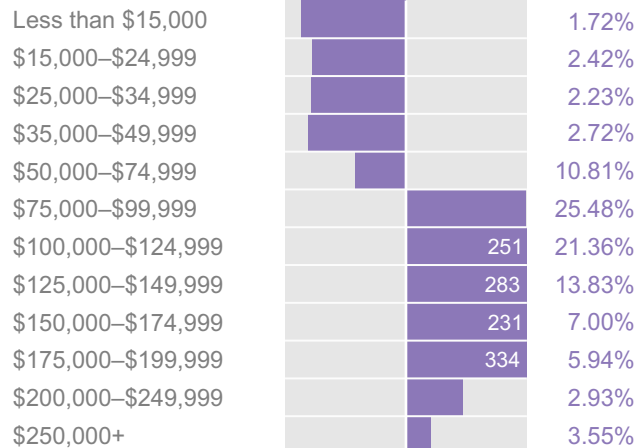
### Age of children



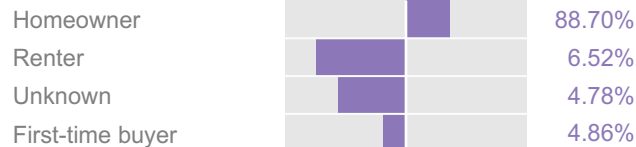
### Head of household education



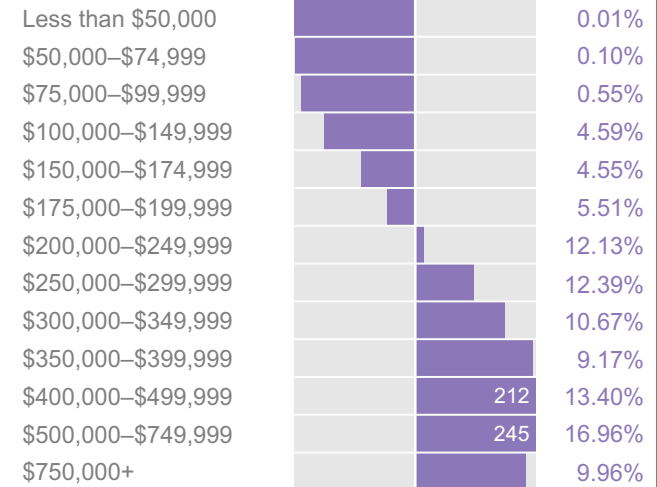
### Estimated household income



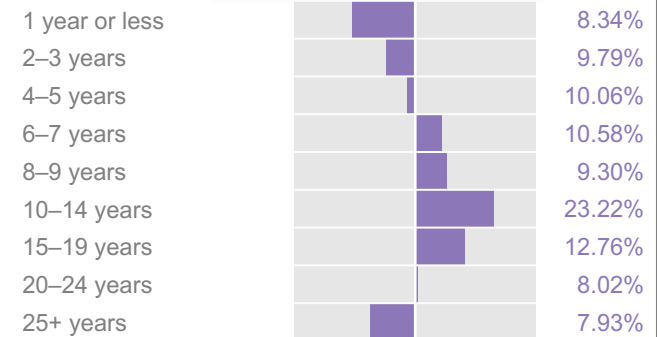
### Home ownership



### Estimated current home value



### Length of residency



## Group B: Flourishing Families

Affluent, middle-aged families and couples earning prosperous incomes and living very comfortable, active lifestyles

### Overview



Flourishing Families contain prosperous parents and children of all ages living life in suburban comfort. Most of the adults are married, in their late 30s to early 50s and college-educated. Over two thirds of households consist of married couples with children, whose ages range from pre-school to post-graduate. With high incomes and diversified assets, many parents have attained a level of financial stability that allows them to kick back and enjoy their quiet residential neighborhoods. Nearly one in six households contain a young adult, while many others have children spread equally across all age ranges.

Scattered across the country in the suburbs of large cities from New York, N.Y. to San Francisco, Calif., Flourishing Families tend to live in spacious homes where they've built up significant equity. Many of the homes were built between 1999 and today. They're valued at more than \$200,000 thanks to their well-groomed yards, coveted locations and spacious interiors that can accommodate the young adults still living at home.

In Flourishing Families, most of the adults have turned their college educations into lucrative positions in management, law, education, public administration or scientific professions; and many households contain dual earners, resulting in a healthy six-figure income. The money supports a car-dependent culture where commuting to city jobs is a fact of life.

For these family households, their vehicles of choice for cruising from the office to ball fields to grocery stores are SUVs and premium CUVs, minivans from foreign automakers and hybrid cars and trucks.

With kids of all ages in this group, their leisure activities revolve around family-friendly fun. These households are big on sports of all sorts. Some are outdoor sport enthusiasts and like cycling, skiing, mountain-biking and backpacking. Fitness buffs, they like weight training, aerobics and yoga classes as well. Others focus on a round of golf or playing a match of tennis. They like to take their families on warm-weather vacations to Hawaii and the Bahamas. To keep their youngsters occupied on weekends, they head to museums, zoos and aquariums. The parents get some alone-time while dining out, going to movies and enjoying cultural offerings like plays and classical concerts.

Flourishing Families are willing to spend their money on their children. This is the prime market for toys, sporting goods and digital games. You'll see them shopping at places like Dick's Sporting Goods and GameStop. While the members of this group have the income to spend, many of the parents are also looking for bargains at chain department stores like Kohl's, Costco and T.J. Maxx. Many prefer the ease and convenience of shopping through catalogs and websites. These households rarely go on a major shopping expedition without first planning their trip over the internet.

The multitasking Flourishing Families have little time to devote to traditional media. They're only average fans of TV, radio, newspapers and magazines; much of their news-gathering now takes place on the internet. However, they do like watching sitcoms, dramas and reality programs; their favorite cable networks include ESPN, DIY and Cartoon Network. Their taste in magazines includes such titles as *Entertainment Weekly*, *Real Simple* and *Road & Track*. They're more receptive to ads served up on broadcast or cable TV as well as radio (both traditional and internet). These active families also notice ads in movie theaters.

Somewhat more conservative than other family groups of their age, the segments in Flourishing Families are more Republican than Democratic and when it comes to philanthropy, they are quite generous with nearly 80% donating to some form of charity, specifically to health, welfare, education, arts and religious groups.

## How to market

As journeymen in terms of technology adoption, your best bet for engaging the Flourishing Families households lies in digital and TV advertising. With much higher than average discretionary spends at their disposal and 70 percent with children of all ages, these households are in the market for a wide array of products. Target Flourishing Families with seasonal ads across all verticals, financial service options, and competitively-priced travel packages.

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## Contact information



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[experian.com/mosaic](http://experian.com/mosaic)



(877) 902-4849

B07

Generational Soup

Affluent couples and multi-generational families living a wide range of lifestyles in suburbia

Mark & Deborah

1.27%

|

1.95%



Key Features

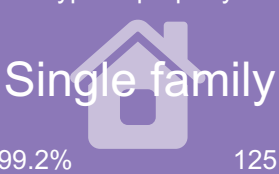
- Affluent
- Rooted in the suburbs
- Multi-generational households
- Fitness club members
- Outdoor hobbies
- Charitable donor

Who We Are

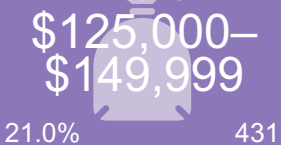
Head of household age



Type of property



Estimated household income



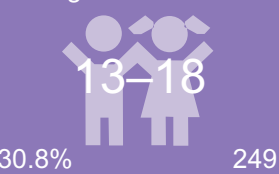
Household size



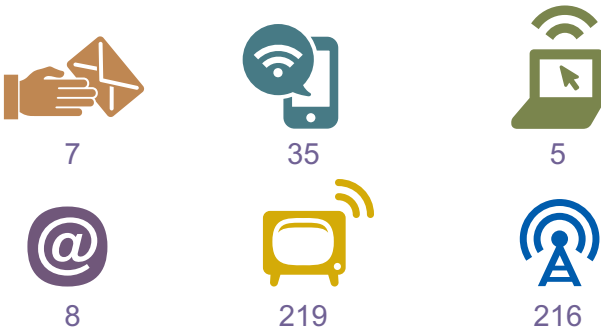
Home ownership



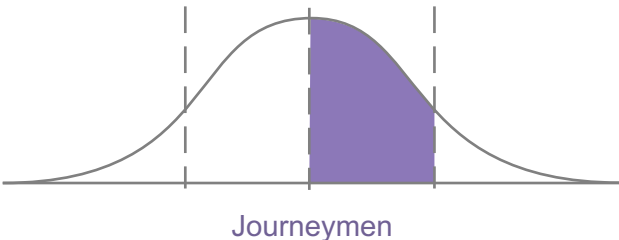
Age of children



Channel Preference



Technology Adoption





# B07

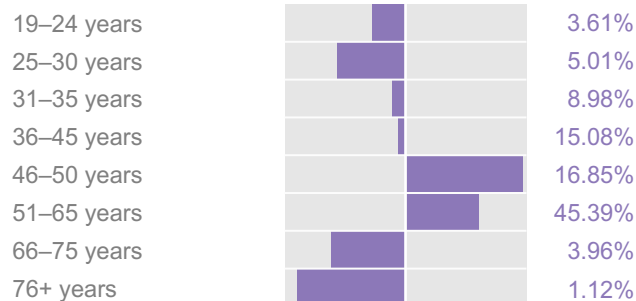
## Generational Soup

Affluent couples and multi-generational families living a wide range of lifestyles in suburbia

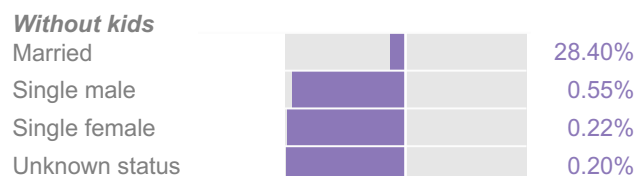
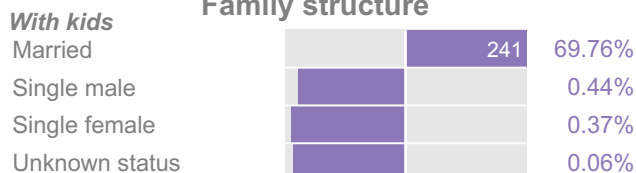
Mark & Deborah

 1.27% | 1.95% 

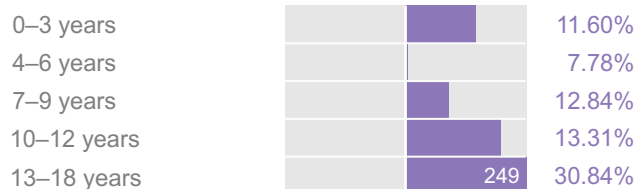
### Head of household age



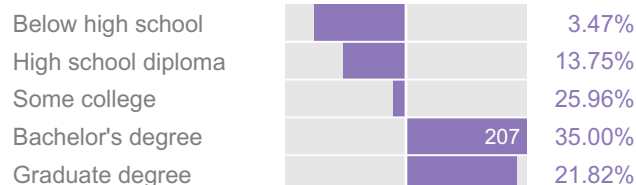
### Family structure



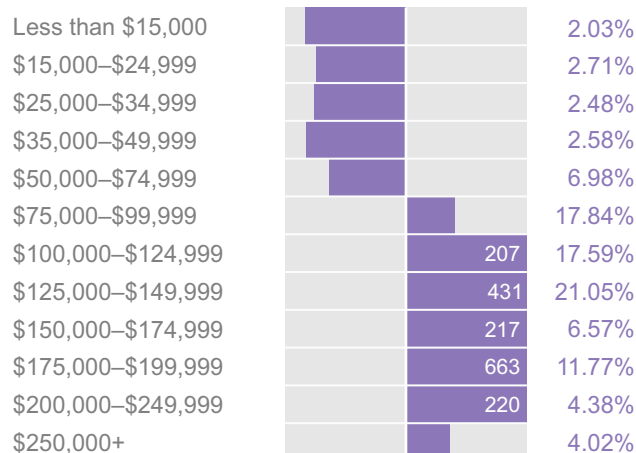
### Age of children



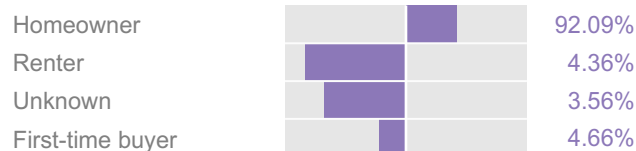
### Head of household education



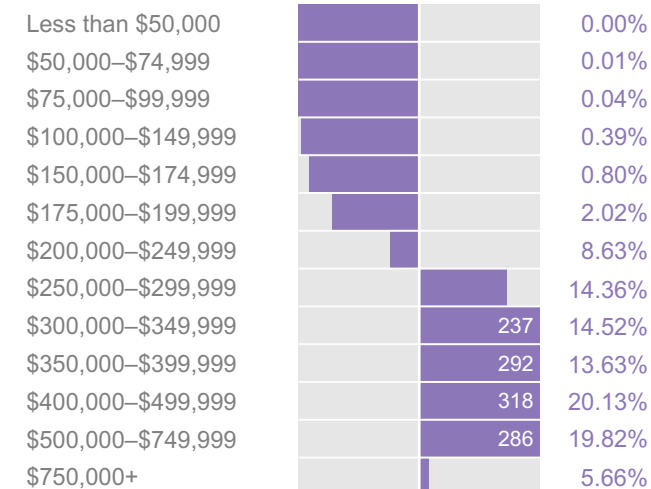
### Estimated household income



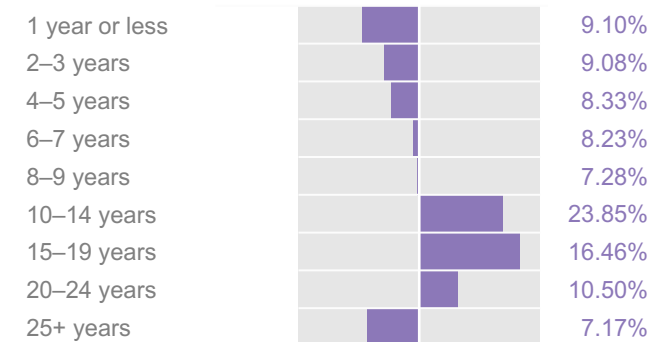
### Home ownership



### Estimated current home value



### Length of residency



## Group B: Flourishing Families

### Type B07: Generational Soup

Affluent couples and multi-generational families living a wide range of lifestyles in suburbia



With double the national average of multi-generational families, Generational Soup is home to a mix of affluent older couples—over half are from the Baby Boom Generation—and families with young adults and aging seniors. Most live in suburban homes an easy drive away from the nation's big cities. Many households have multiple breadwinners. These college-educated workers hold a range of white-collar, sales and professional jobs. Fifty percent have lived at the same residence for more than a decade, long enough to raise children and see them return to the nest.

With households consisting of varied age groups, Generational Soup make for some unusual leisure patterns. Many of the older adults enjoy laid-back activities like cooking, reading books and going to plays and antique shows. The younger residents make Generational Soup a strong market for bars, comedy clubs and rock concerts. Together, both groups like to travel widely and keep fit by playing golf, mountain biking, running and aerobics.

As shoppers, the members of Generational Soup tend to have upscale tastes and shop at Nordstrom, Ann Taylor, Coldwater Creek and Dillard's. However, like many in the current economy, they look to maximize their dollars and also shop at stores like Kohl's, T.J. Maxx and Stein Mart. They also like shopping online for women's clothing, computer equipment and home decorating items. Many consumers describe themselves as early adopters who favor smartphones for work and big-screen TVs at home. And they like to fill their home offices with plenty of computer equipment for telecommuting and gaming. But they're also careful about spending and look for sales and coupon offerings. These households want to save and invest their money to build a nest egg for their retirement.

Generational Soup qualify as a mixed media market. They're fans of newspapers and magazines that cover entertainment, business, news and sports. They like to watch a wide variety of TV programming—everything from Adult Swim to DIY. They tune in to both online and satellite radio stations more than average, with different age groups listening to golden oldies and easy listening music, or 80s rock and adult contemporary. Mostly, though, Generational Soup are web-savvy fans of the internet. They go online to track job openings and visit magazine websites as well as downloading podcasts. They admit that they're transferring their allegiance from traditional media to the many offerings online.

To reach the diverse groups in this segment, marketers may need multiple messages. While the 50-something parents describe themselves as traditionalists with conservative political views, the younger adults in the household back more progressive social issues. This is a rare segment where members have above-average rates for both preferring conservative clothes and seeking out cutting-edge technology. If there's one area where everyone shares similar views, it's their attachment to family. They link their status to the family's success, and messages that reflect the priority of the family would be well received here.

B08

Babies and Bliss

Middle-aged couples with large families and active lives in affluent suburbia

Kevin & Heather

1.02%

|

2.37%



Key Features

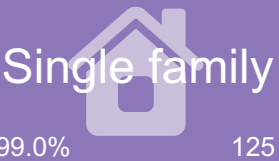
- Large families
- Online shoppers
- High-credit awareness
- Child-oriented purchases
- Athletic activities
- Engaged parenting

Who We Are

Head of household age



Type of property



Estimated household income



Household size



Home ownership



Age of children



Channel Preference



6



76



11



58

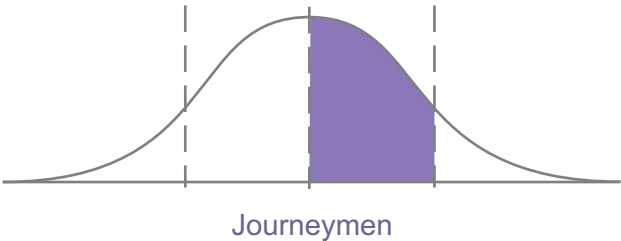


215



255

Technology Adoption





## B08

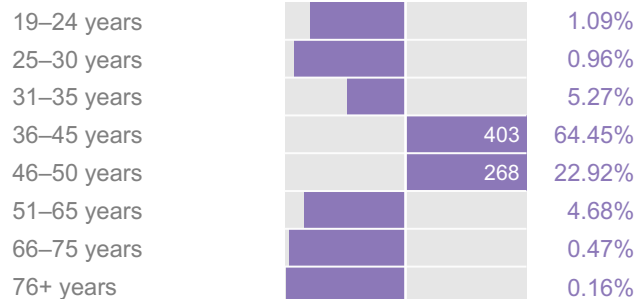
## Babies and Bliss

Middle-aged couples with large families and active lives in affluent suburbia

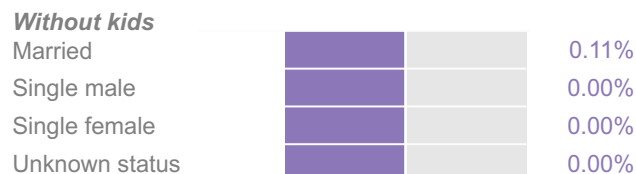
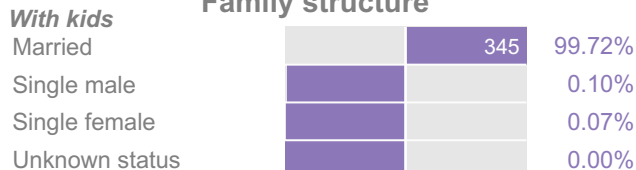
Kevin &amp; Heather

1.02% | 2.37%

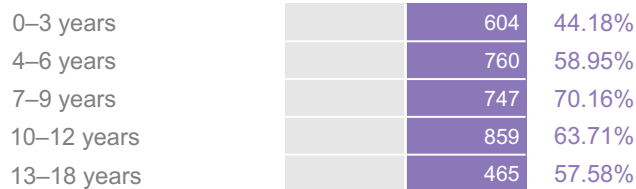
## Head of household age



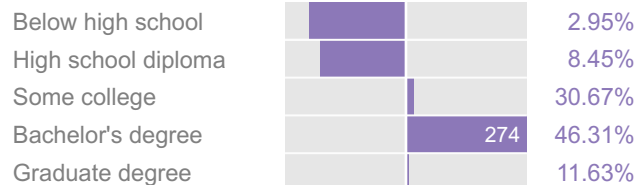
## Family structure



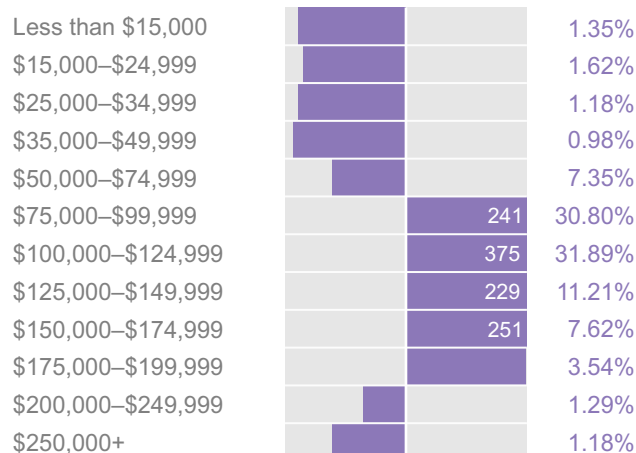
## Age of children



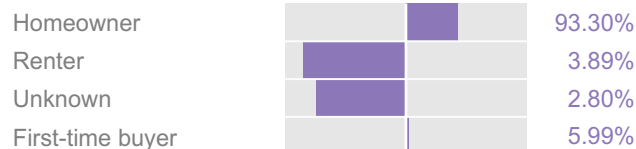
## Head of household education



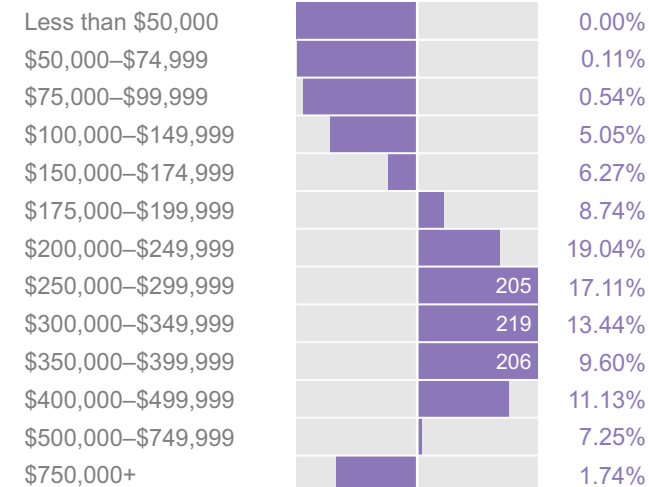
## Estimated household income



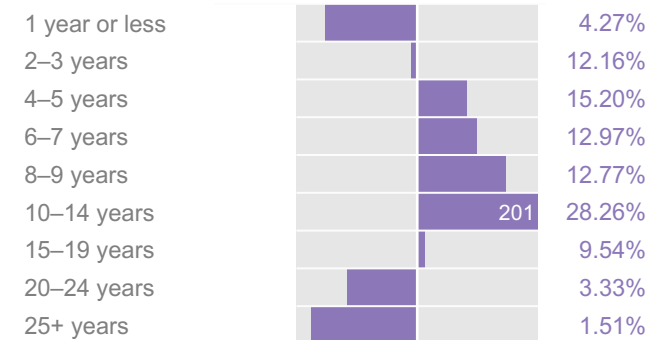
## Home ownership



## Estimated current home value



## Length of residency



## Group B: Flourishing Families

### Type Bo8: Babies and Bliss

Middle-aged couples with large families and active lives in affluent suburbia



With a majority of households containing at least five people, Babies and Bliss are a haven for large families living in new suburban subdivisions. The parents tend to be in their 30s and 40s with a wide age range of children in these households, from preschoolers up to those in high school. With high educations and low six-figure incomes that come from dual earners working at professional and technical jobs, this is an audience with an above average discretionary spend. Most households can afford single-family homes valued at and above \$250,000 in neighborhoods built in the last 20 years. Being that these families have been in their homes for approximately a decade,

this is a good market for home renovating or building new homes.

With so many children in this segment, leisure activities are dominated by efforts to keep them occupied or exhaust them by day's end. These sprawling households are regular visitors to theme parks, zoos, aquariums and museums. Few segments devote more time to athletic activities; Babies and Bliss participate in team sports like baseball, basketball and soccer.

'Outdoorsy' families, they like going camping, fishing, ice skating, water skiing and enjoying walks through their neighborhoods. They're also big on travel, especially on vacations by car to lakes and beaches for swimming and other water sports. When the babysitter arrives, the parents head to restaurants, concerts and movies.

Babies and Bliss like to shop—it's practically a sport—and they're happy to shop in department stores, specialty shops, catalogs and especially online sites. Kids' products are naturally popular, including video games, toys and children's books, but these households are also early adopters, filling their homes with the latest consumer electronics, including HDTVs, the newest tech devices and gaming systems. Prestige cars are not a big draw, but they are more likely to be in the market for a new vehicle. Now, they own large sedans and CUVs—vehicles large enough to haul their children, friends and plenty of athletic gear.

With their sprawling families, the households here always take price into account when making a purchase. They like to comparison shop online and carry cents-off coupons when going into stores. Once there, they head for clearance racks. They're fine with buying generic store brands rather than high-priced name brands.

The media tastes of Babies and Bliss reflect child-filled households. They're often listening to both internet and satellite radio because of all the time spent chauffeuring youngsters to extracurricular activities. TV, whether broadcast or streaming, is a great way to reach this market. They are receptive to learning about brands while watching and they prefer cable channels like Nickelodeon and the Disney Channel, or sports. Email is another preferred means of finding the latest and greatest products, and Babies and Bliss tend to be more receptive to mobile display and video ads. They rarely subscribe to magazines unless they're focused on women, entertainment, or home services. In fact, print media, including direct mail, is not a good channel of receptivity for this market. When they listen to music, which is often, they typically enjoy teen pop bands, children's music and alternative rock.

Babies and Bliss are politically right-leaning, support family values, pro-social issues and faith-based initiatives. For these busy households, the biggest challenge is simply trying to balance work and home, without missing one of their children's games, doctor appointments or class recitals.

The parents in this segment are fiscally prudent and financially savvy. They like to invest in stocks and bonds, but they first make sure that their 529 College Savings Plans and 401(k) retirement accounts are well funded. Still in the early childrearing years, they borrow a lot to pay for cars, education and other expenses but are still financially better off than last year. These parents want to protect their children, so they load up on insurance policies.





## Home

When it comes to media, the internet is second nature to these Gen X households. They go online daily for banking, comparison shopping and joining chat forums. They see the internet as a tool for work and research, as well as an entertainment center for watching TV shows, playing games and catching up with friends on Facebook. With music so popular among their young children, they also download songs and radio apps.

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## Contact information



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[experian.com/mosaic](https://experian.com/mosaic)



(877) 902-4849

C

Booming with Confidence

Prosperous, established couples in their peak earning years living in suburban homes

Robert & Susan

6.78%
|
8.83%



Key Features

- Highly educated
- Affluent
- Upscale housing
- Savvy investors
- Country club members
- Environmental philanthropists

Who We Are

Head of household age



Type of property



Estimated household income



Household size



Home ownership



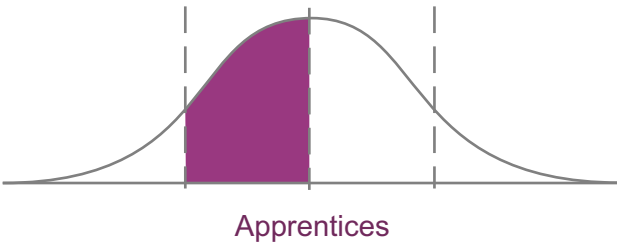
Age of children



Channel Preference



Technology Adoption



**C**

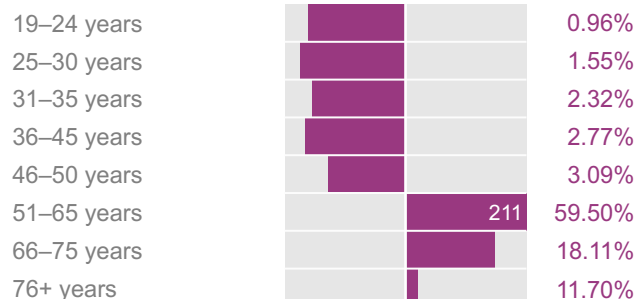
## Booming with Confidence

Prosperous, established couples in their peak earning years living in suburban homes

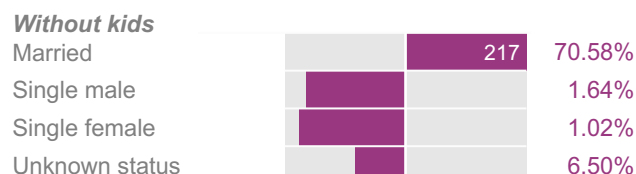
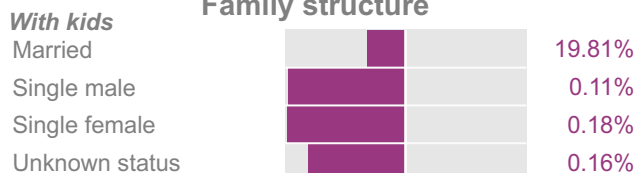
Robert & Susan

 6.78% | 8.83% 

### Head of household age



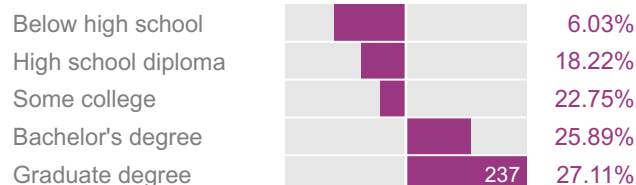
### Family structure



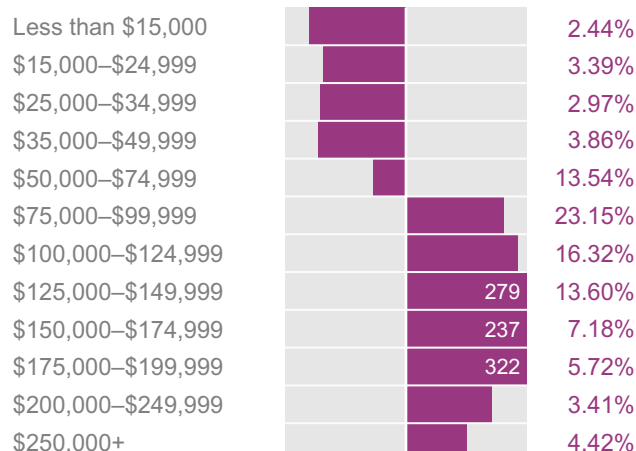
### Age of children



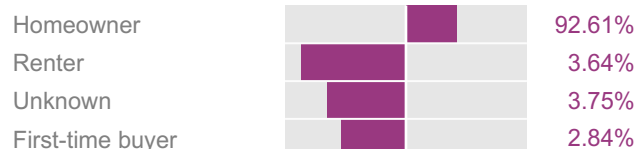
### Head of household education



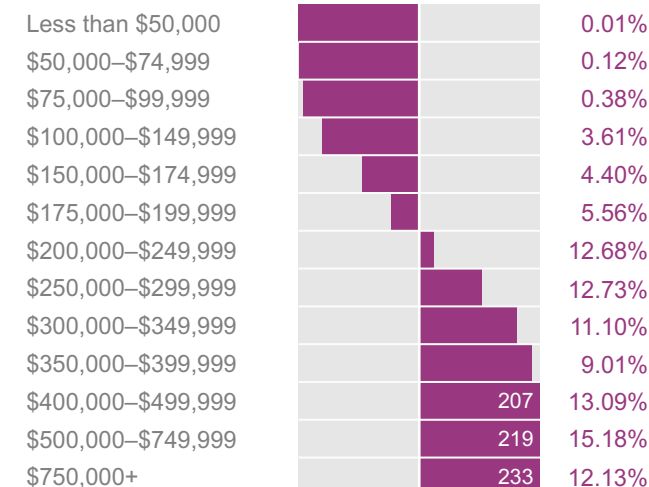
### Estimated household income



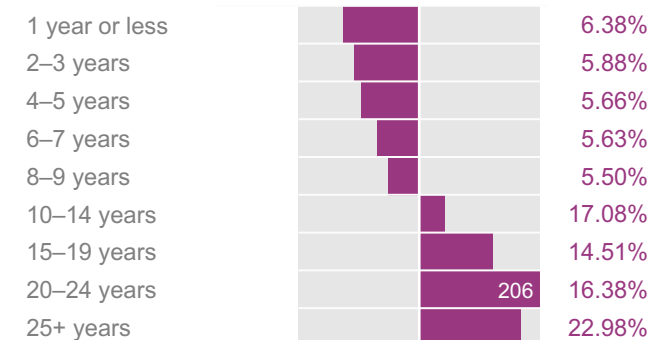
### Home ownership



### Estimated current home value



### Length of residency



## Group C: Booming with Confidence

Prosperous, established couples in their peak earning years living in suburban homes

### Overview



The four segments comprising Booming with Confidence are married couples in their peak earning years, approaching retirement. Many of the households have dual incomes and few children, allowing them to afford fashionable homes on small, manicured yards in city and suburban neighborhoods. Having made a conscious effort to distance themselves from the noise and chaos of the urban core, they've retreated to the quiet and desirable neighborhoods located only a short commute from their jobs.

Most households in Booming with Confidence are found in relatively new subdivisions in the West and Northeast on tree-

lined streets worth more than \$300,000. A majority have lived at the same address for more than 15 years.

Many have built up equity in their homes that supports their comfortable lifestyles and leisure activities. Their houses are also large enough to accommodate young adults, as almost one out of every six households has a young adult still living at home.

With almost half of the households earning six-figure incomes, Booming with Confidence are at the peak of their careers in white-collar professions in business, law, public administration, education and science. Given their college degrees and foreign travel, there's a cultured air to these segments.

Booming with Confidence tend to have sophisticated tastes. With their well-appointed homes, solid incomes and diversified portfolios, they can afford to live the good life. They like to spend on nightlife, going to plays, concerts, movies and restaurants. On weekends, they can be seen touring museums and antique shops, always on the lookout for objects to add to their collections. They travel widely, taking getaways internationally. At home, they like to relax by reading, gardening and entertaining friends and family. Some of their favorite genres include titles like the *Smithsonian*, *The New Yorker* and *Metropolitan Home*.

As consumers, Booming with Confidence have conservative tastes. They're attracted to classic fashions that have stood the test of time, and mid-range sedans from both domestic and foreign automakers. With many still in the workforce or volunteering for charitable causes, they wear smart styles and designer labels they find at favorite mall retailers like Nordstrom, Talbots, Anne Taylor and Chico's. Many patronize local shops they've frequented for years when stocking up on wine, gourmet food and books. They'd never qualify as early adopters, but they like to equip their homes with the latest flat-screen TVs and carry new smartphones. These folks pride themselves on subtle, classy taste rather than flashy display.

Despite their busy lifestyles, Booming with Confidence make time for traditional media. They watch an average amount of TV, enjoying the programming on cable networks like A&E, CNN, ESPN, History, National Geographic, TCM and the Travel Channel. Radio is popular among these daily commuters, especially the stations that offer news, sports, classic hits, golden oldies and classical music. Among Booming with Confidence segments, though, nothing compares to their obsession with traditional print media. They read daily newspapers from cover to cover and subscribe to science, travel and news magazines. They read ads in print media and are receptive to the messages that appear in movie theaters.

Booming with Confidence is active in their communities, and they frequently belong to arts groups, veterans' clubs and churches and synagogues. Politically, they tend to be moderates with a disproportionate number affiliated with the Republican Party. When it comes to charitable donations, this segment favors education and health organizations and contribute generously to their churches.

## How to market

Currently in their peak earning years with dwindling financial attachments to their family, Booming with Confidence is an attractive segment of consumers for marketers. Their traditional media preferences make for a great catalog, newspaper and magazine audience. Their tech adoption is high among the older consumer segments and that means they're available for TV, email and online advertising as well. As for products they're interested in—you name it. They're in the market for cars, investments, vacations, clothes, electronics and toys. They are empty-nesters and approaching retirement; the world is their oyster.

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## Contact information



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[experian.com/mosaic](http://experian.com/mosaic)



(877) 902-4849





Key Features

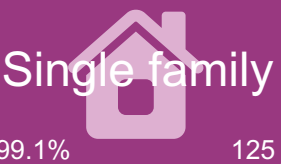
- Affluent
- Highly educated
- Upscale housing
- College sports fans
- Philanthropic
- Savvy investor

Who We Are

Head of household age



Type of property



Estimated household income



Household size



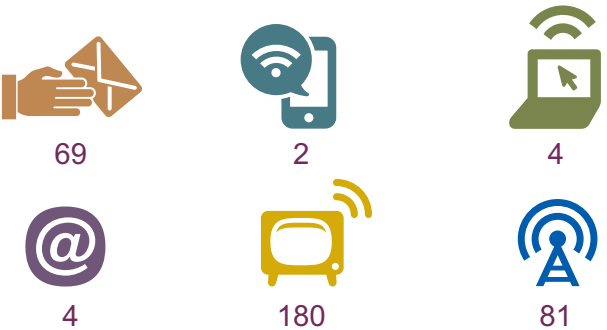
Home ownership



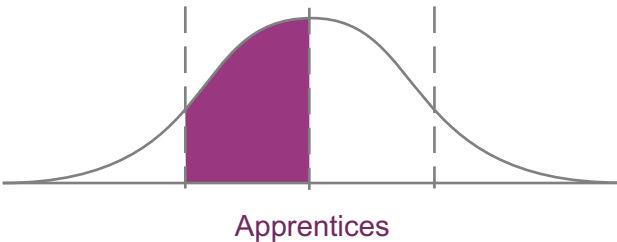
Age of children



Channel Preference



Technology Adoption





## C11

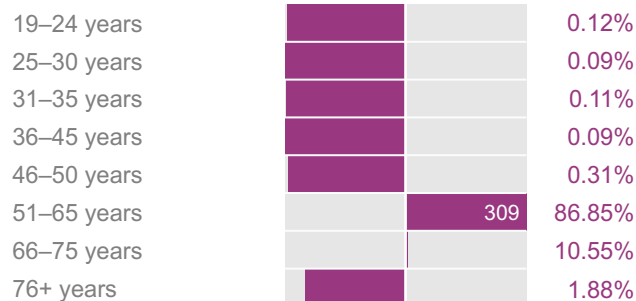
## Aging of Aquarius

Upscale boomer-aged couples living in city and close-in suburbs

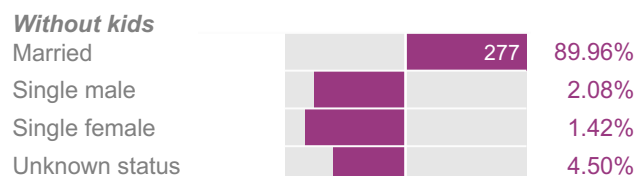
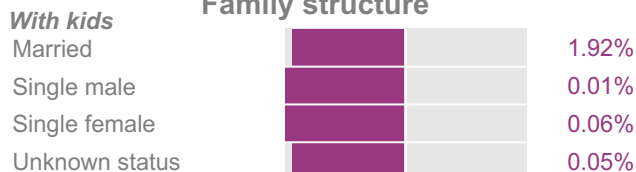
Gary &amp; Donna

2.46% | 3.27%

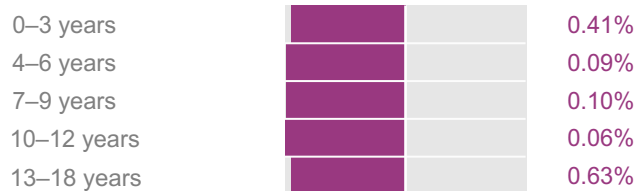
## Head of household age



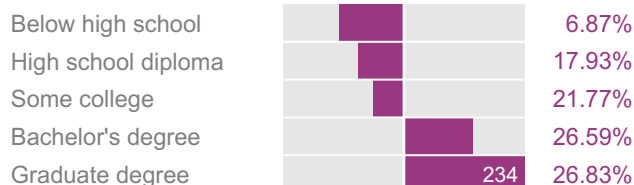
## Family structure



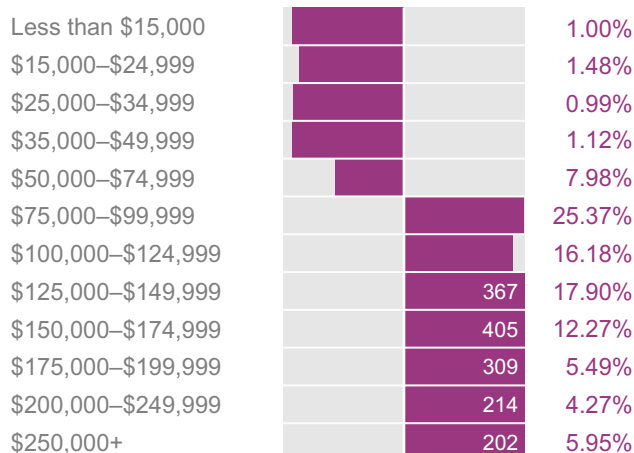
## Age of children



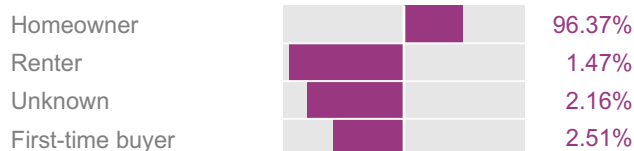
## Head of household education



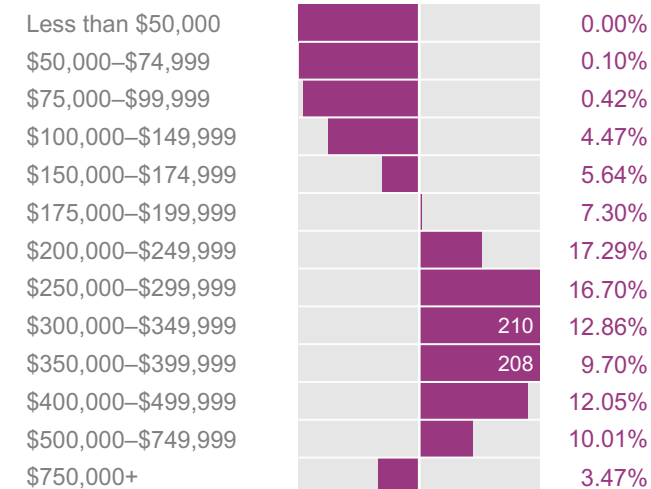
## Estimated household income



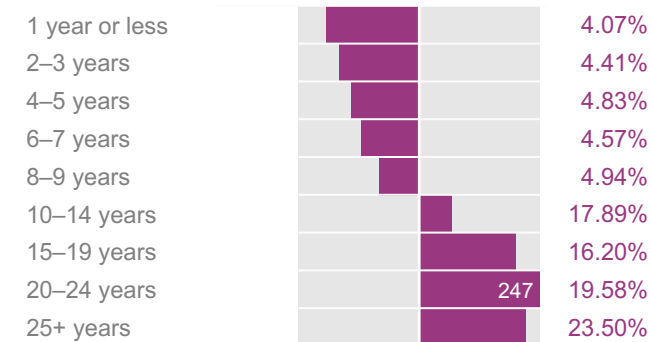
## Home ownership



## Estimated current home value



## Length of residency



## Group C: Booming with Confidence

### Type C11: Aging of Aquarius

Upscale boomer-aged couples living in cities and close-in suburbs



The vanguard of the Baby Boom Generation, Aging of Aquarius is comprised of empty-nesting couples between 50 and 65 years old. Most households consist of married couples—90 percent have no children at home and are finally enjoying the kick-back-and-relax stage of their lives. With their graduate school educations, they earn high incomes at professional and technical positions and often travel for business. Virtually all own older single-family homes in established neighborhoods. Scattered throughout the nation, this segment's members are found in both large metros and mid-sized cities. One sign of their stability is the high percentage who have lived at the same

address for over ten years.

Aging of Aquarius enjoy active leisure lives. They like to exercise at fitness clubs and do non-aerobic sports such as golf, and yoga. They have a cultured lifestyle and enjoy going to plays, museums and reading books, specifically on a Kindle. They also have enough time and money to travel frequently, both domestically and internationally. With their parenting years behind them, these couples relish the opportunity to take cruises, go to casinos and frequent gourmet restaurants.

As shoppers, Aging of Aquarius are both brand- and bargain-sensitive. They patronize all kinds of brick-and-mortar stores, from high-end retailers to discount clubs, and also buy products through catalogs, direct mail and online. Although they are much more likely to be in the market for a new vehicle than a used one, they're not known as early adopters when it comes to consumer electronics, nor are they fashion-forward. Now approaching retirement age, they're increasingly health-conscious and usually only snack on healthy foods while avoiding the fast food their kids may have grown up on. When they shop, they take along coupons clipped from newspapers or downloaded from the internet.

Aging of Aquarius tend to have eclectic media tastes. They're print fans who read daily newspapers from cover to cover and subscribe to magazines that specialize in business, news and travel. They go online often to track down news, book travel and research medical subjects as well as make purchases. Aging of Aquarius still maintain their love of music, though these one-time rock 'n' rollers now listen to jazz, classical and easy listening music.

No longer the radicals of their youth, just over forty percent of Aging of Aquarius align themselves with the Republican Party while nearly one third vote for the Democratic nominee. Though they are split down party lines, we know all but five percent are politically aware and make it to the booth on Election Day. They're more liberal regarding environmental issues, however, and donate to "green" causes.

The evolution of the countercultural generation evident in Aging of Aquarius reflects an economic system that has rewarded these members handsomely. Thanks to their high incomes, they've accumulated large portfolios of investments to fund their retirement. With homes they've owned for many years, they're creditworthy prospects for home equity loans, insurance and lines of credit. They carry multiple credit cards and pay off their balances each month.

D

# Suburban Style

Middle-aged, ethnically-mixed suburban families and couples earning upscale incomes

James &amp; Lisa

4.70%

7.01%



## Key Features

- Comfortable lifestyle
- Ethnically diverse
- Politically diverse
- Family-centric activities
- PTA parents
- Pragmatic mobile users

## Who We Are

Head of household age

46–50

23.5%
276

Type of property

Single family

97.5%
123

Estimated household income

\$75,000–\$99,999

26.6%
208

Household size

5+ persons

25.9%
241

Home ownership

Homeowner

90.1%
139

Age of children

10–12

21.2%
286

## Channel Preference



41



71



54



119

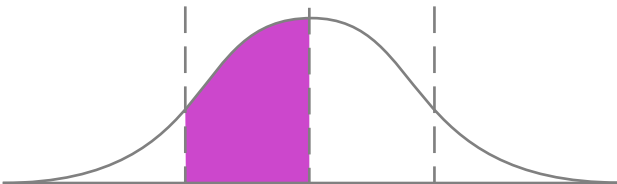


146



143

## Technology Adoption



Apprentices





D • D15 • D16 • D17 • D18

D

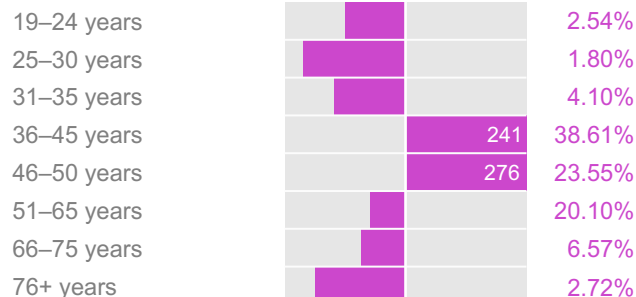
## Suburban Style

Middle-aged, ethnically-mixed suburban families and couples earning upscale incomes

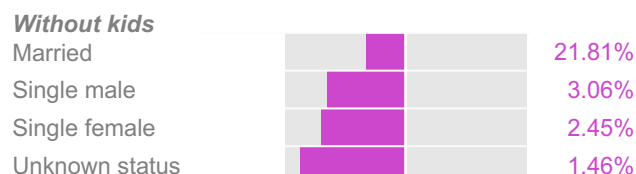
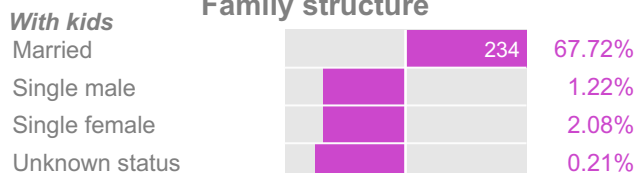
James & Lisa

 4.70% | 7.01% 

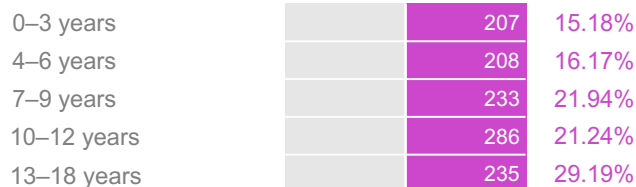
### Head of household age



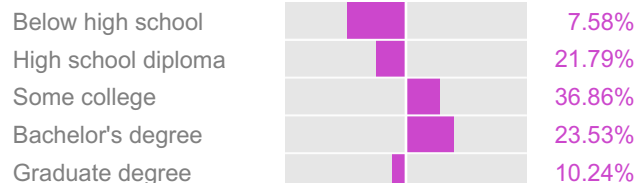
### Family structure



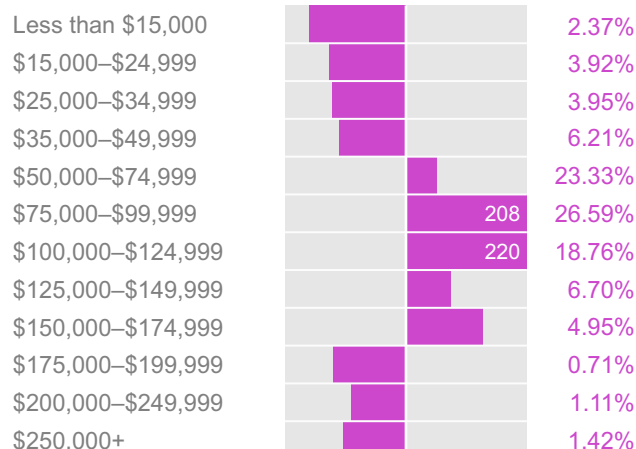
### Age of children



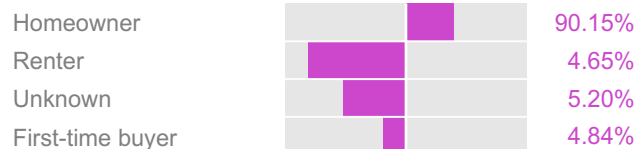
### Head of household education



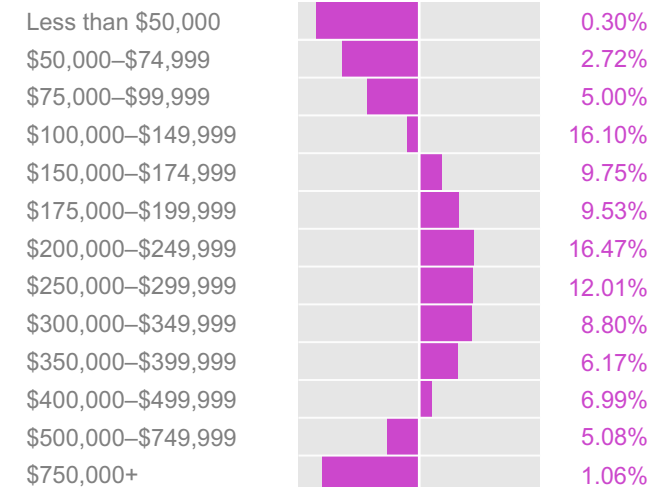
### Estimated household income



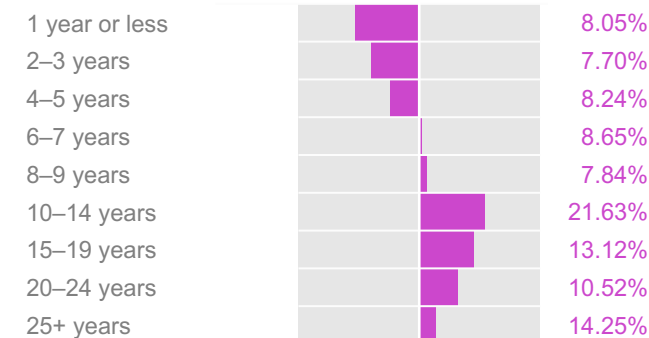
### Home ownership



### Estimated current home value



### Length of residency





## Group D: Suburban Style

Middle-aged, ethnically-mixed suburban families and couples earning upscale incomes

### Overview



The four segments in Suburban Style are filled with ethnically-diverse, middle-aged couples and families enjoying upscale lifestyles. Concentrated in suburban neighborhoods, these households are in the middle childrearing phase of their lives, coping with growing families, mid-level careers and monthly mortgage payments. However, they're happy to be bringing up their children in these middle-ring suburbs known for quiet streets and commutes to in-town jobs.

Suburban Style aspired to live in a leafy suburb with a nice garden and fresh air. Their homes, often surrounding big cities in the East, are preserved on curvy streets built in the last half of

the 20th century. Housing values are slightly above average. Many homes have a basketball hoop in the driveway or a grill out back. On weekends, the sidewalks are filled with teens skateboarding, biking, in-line skating and shooting hoops. Nintendo Wii and action/adventure video games are also commonplace.

With their slightly above-average educations—more than half have gone to college—parents in Suburban Style work at white-collar jobs in business, public administration, education and finance. Their solid incomes and built-up equity allow them to qualify for home equity and car loans. Among these segments, the highest concentration of homeowners has lived at the same address for over a decade.

Suburban Style has rich leisure lives. They spend a lot of their free time engaged in watching college football, pro basketball, football and baseball. For a night out, adults head to movies, restaurants, plays, museums and concerts, as well as occasional cooking for fun. With excursions to zoos, aquariums, bowling alleys and theme parks as well as regularly scheduled piano lessons and hockey practice, it's not uncommon for parents to put 50 miles on their car every weekend. Many fret that their children are over-programmed and need more unstructured playtime. With friends they might play cards or video games—anything to take their minds off the next bout of activities, errands and appointments.

With their mix of solid incomes and educations, Suburban Style tends to be fashion-forward consumers who like to check out new styles and products. They tend to shop at online discounters, e-tailers and bid sites like eBay. They have the “work hard play hard” mentality of being tech-savvy, sometimes workaholics that tend to splurge on things like travel and electronic gadgets.

The busy families of Suburban Style make great media audiences. They are receptive to learning about brands and services on TV (broadcast as well as streaming TV), mobile video, and satellite or traditional radio. They are also a great audience for email advertising that resonates with their busy lifestyles and tendencies to shop anytime as long as they have a coupon or other incentive. They like to read magazines that cover parenting, health, food, entertainment and the African-American community.

With their strong attachment to their local communities—they belong to unions, churches and PTA groups—Suburban Style are also active politically. They have been leaning more to the left, but are overall a fairly politically diverse segment in terms of party affiliation.

## How to market

Suburban Style consumers lead busy lives so it's important to grab their attention. Fortunately, they tend to pay attention to brand messages on multiple channels.

Focus advertising spend on Addressable TV, internet radio and email. Use messages that grab their attention using incentives, loyalty programs, BOGO promos and coupons. Don't forget that they are career-minded and status-seeking so positioning your brand to "make them look good" is also a smart tactic. They are not the type to quickly convert to a new brand so if Suburban Style is on your customer file, flaunt your brand. If they are not, learn which of your competitors they are using and position yourself as better than their staple.

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## Contact information



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(877) 902-4849



F • F22 • F23

F

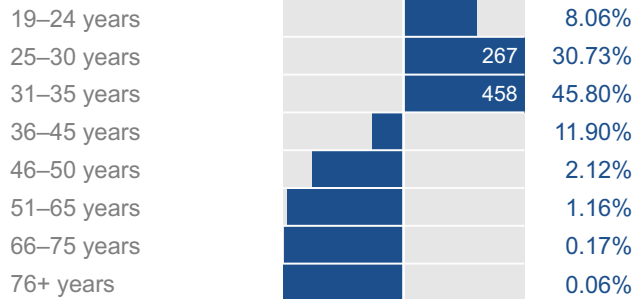
## Promising Families

Young couples with children in starter homes living child-centered lifestyles

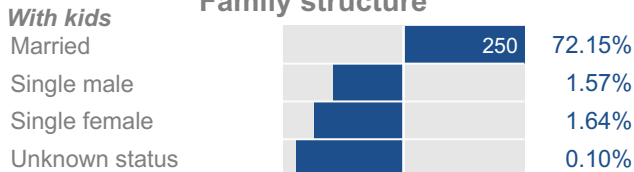
Christopher & Jessica

 3.73% |  3.86%

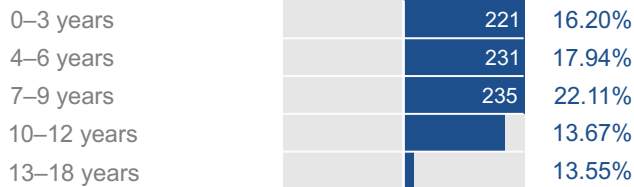
### Head of household age



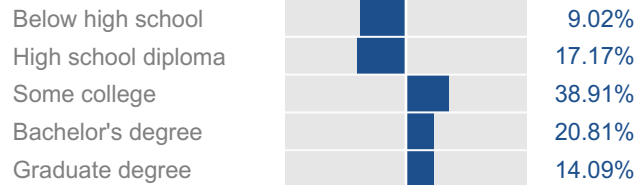
### Family structure



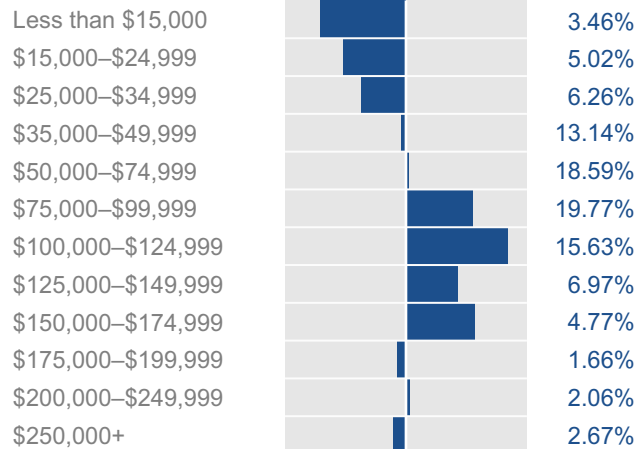
### Age of children



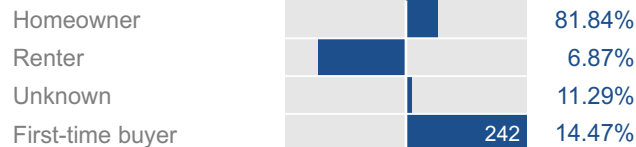
### Head of household education



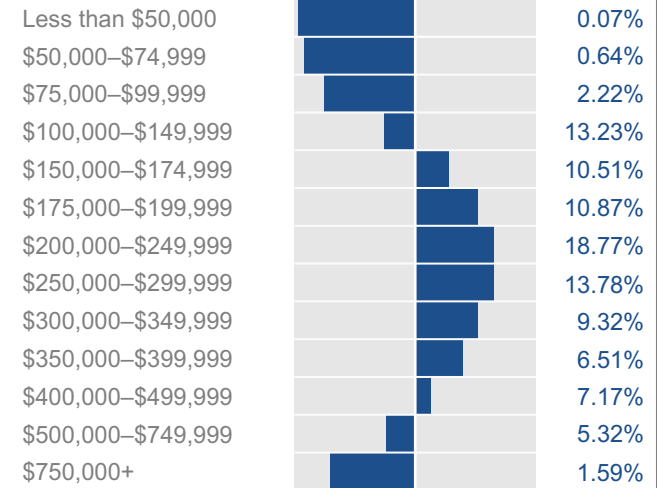
### Estimated household income



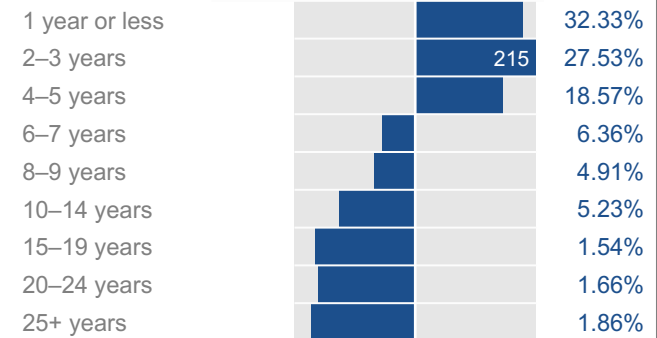
### Home ownership



### Estimated current home value



### Length of residency





## Group F: Promising Families

Young couples with children in starter homes living child-centered lifestyles

### Overview



Promising Families consist mainly of Generation Yers who've married, moved into their first homes and started families. With over three quarters under the age of 35, these households live in small homes in affordable new subdivisions. In the two segments that make up this group, most of the adults are recently married, new to the workforce and raising young children who are mostly under the age of 10. In this group, the American dream is characterized by a computer in the family room, a trampoline in the backyard and an SUV and multiple bikes in the garage.

Promising Families are found in the rapidly-growing towns and small cities of the West and South; and one segment has a high concentration living in military base communities like Quantico, Va.; Camp Lejeune, N.C.; and Colorado Springs, Colo. Most of their homes are modern ranches, bungalows and split-foyer houses that were built since 2000. However, because of their locations on the outer edge of the urban sprawl, the housing is affordable, with average values. While they've typically been at their current address for fewer than five years, these young families have quickly come to appreciate their safe subdivisions, new schools, abundant ball fields and convenient discount retailers.

The educational achievements among Promising Families members are above average with a little over a third of household heads having either bachelor or graduate degrees. That level of schooling translates to a wide variety of occupations—from business, technology and the military to science and homemaking. Though most of the adults are earning entry-level pay, the dual-income households have enough disposable cash to lead comfortable leisure-filled lives.

In Promising Families, life revolves around young and active families. It's hard to find a team sport—especially baseball, basketball, soccer or football—of which they don't participate. They keep fit by jogging, swimming, and doing yoga and aerobics. These parents are still young enough to enjoy nightlife and—after getting a babysitter—often go out to restaurants, bars, nightclubs, movie theaters and billiard halls. Many keep their kids occupied on weekends by taking them to a bowling alley, swimming pool, aquarium or pool. Casual dining restaurants are popular among these families. At home, they spend their leisure time on the internet, playing games, listening to music, reading or working on their hobbies (such as photography). During school breaks they travel frequently to domestic beaches, theme parks and the campgrounds where they enjoy boating and hiking.

Promising Families like to shop, though they're price-sensitive. They like to stretch their money, typically waiting for sales, patronizing factory outlets and heading right to the clearance racks. These shoppers are a strong market for electronics; they buy all manner of video and audio equipment. To chauffeur their kids to extracurricular activities and family outings, they rely on large cars like CUVs, minivans and SUVs. They tend to buy used vehicles, but it doesn't matter as much whether it's an import or domestic.

Promising Families have only selective interest in media, with most of their program choices reflecting their preoccupation with childrearing. They seem to have given up on subscribing to newspapers and they have below-average interest in magazines—reflecting their younger makeup. However, they will make an exception for parenting, entertainment and news magazines. They listen to the radio, especially during drive-time, to stations that offer sports, modern rock, adult contemporary and hit songs. On TV, they're big fans of sitcoms, reality programs and animation; the kinds of shows that appear on Nickelodeon, Disney, Cartoon Network and Comedy Central.





Politically, Promising Families are less involved than most; two households out of five are unregistered voters. Relative newcomers to their community, they belong to few groups other than the PTA and their local church or synagogue.

## How to market

Promising Families make for a terrific marketing segment. Fulfilling a transformation from a young twenty-something to successful adult, spouse and parent—this audience is chock-full of new movers, new parents and recently married couples. These life-triggers suggest they're in the market for a vast array of products. From home-services to retirement and college saving plans; from children's toys and products to new cars—Promising Families are a good market for it all. From a media perspective, these young families have adapted to the digital life, making them receptive to TV, internet radio, and mobile among others channels.

---

## Contact information



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### Fast Track Couples

Active, young, upper middle-class suburban couples and families living upwardly-mobile lifestyles

Andrew & Ashley

2.79%

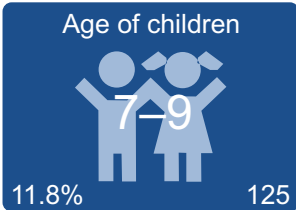
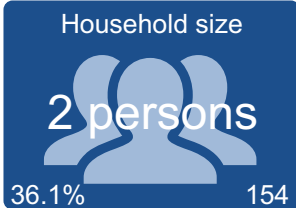
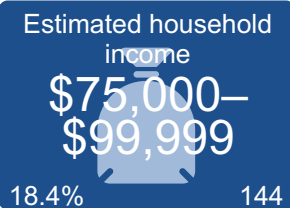
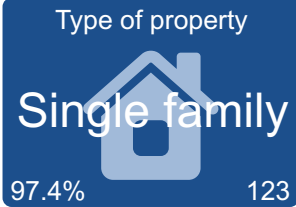
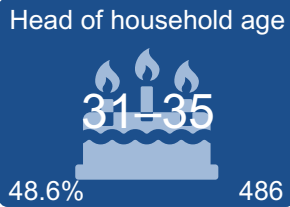
2.14%



#### Key Features

- Credit-aware
- Comfortable spender
- Active lifestyles
- Tech-savvy
- Music lovers
- Football fans

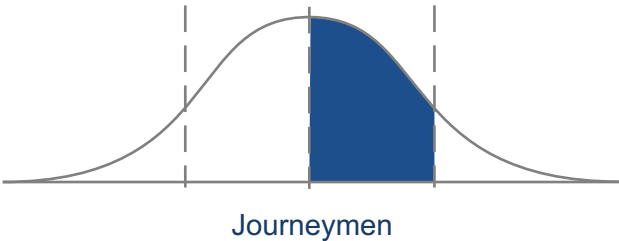
#### Who We Are



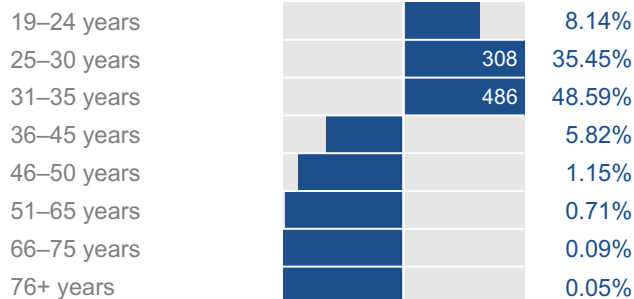
#### Channel Preference



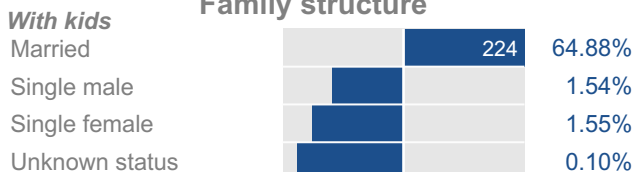
#### Technology Adoption



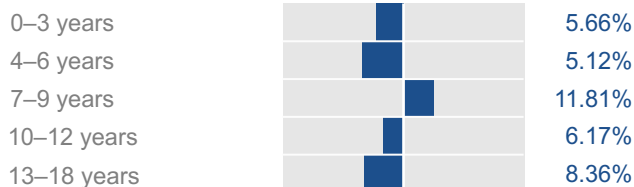
## Head of household age



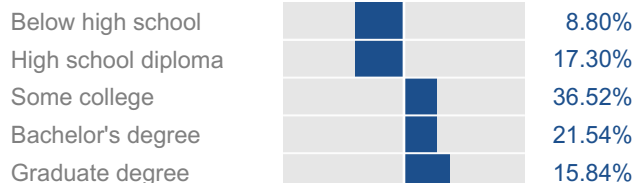
## Family structure



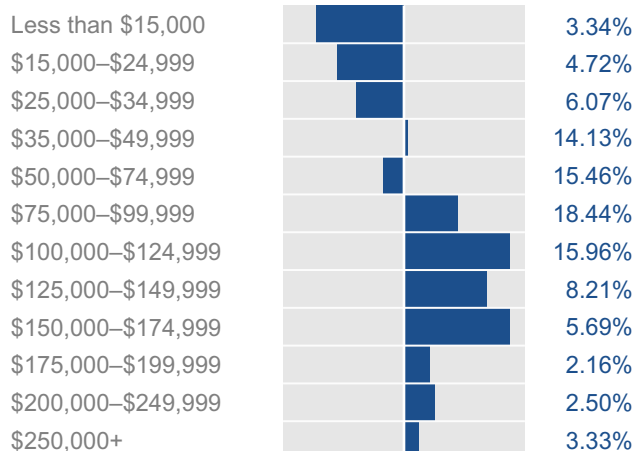
## Age of children



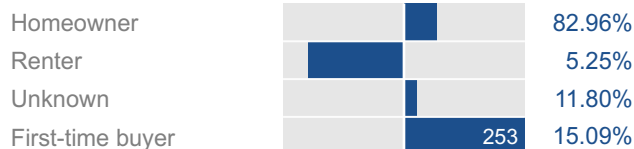
## Head of household education



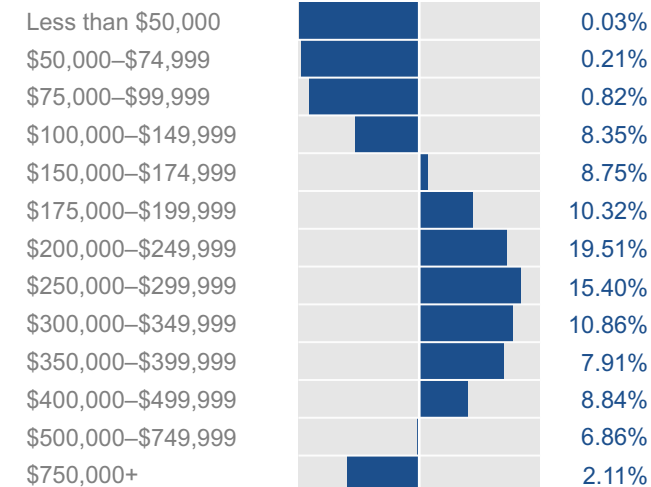
## Estimated household income



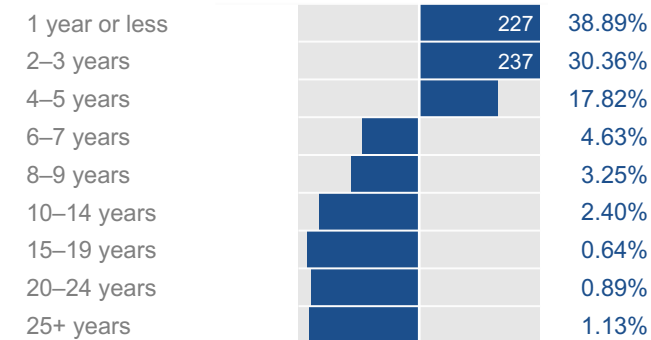
## Home ownership



## Estimated current home value



## Length of residency



## Group F: Promising Families

### Type F22: Fast Track Couples

Active, young, upper middle-class suburban couples and families living upwardly-mobile lifestyles



Fast Track Couples consist of young couples and families already on the road to upward mobility. Although ninety percent are under the age of 35, most are married, work at good jobs and own their homes. Two-thirds have kids. Most have at least some college education, which has helped them obtain decent-paying jobs in sales, white-collar professions and technology. With most households paying off mortgages on their first homes, it's common for both partners to work. That's typical in the new subdivisions where many live. In the fast-growing sprawl of mid-sized cities in the West and South, these young couples live comfortably in homes valued a bit above the

national average, though they have yet to sink deep roots: most have lived at the same address for fewer than three years.

In many ways, Fast Track Couples lead mobile lifestyles. They enjoy athletic activities and it's hard to find a sport—baseball, soccer, football—that they don't play. They also keep fit at local gyms by jogging, biking and doing aerobics. They tend to be night owls who enjoy many night life activities, including going to bars, comedy clubs and rock concerts. On weekends, the childless couples may go to a college or pro sports event after a tailgate party; the young families head for zoos and aquariums. Everyone seems to meet afterwards for a meal at a casual restaurant like the Olive Garden, TGI Friday's, P.F. Chang's, The Cheesecake Factory and Chili's.

As shoppers, Fast Track Couples like whatever's new and hot. Status-conscious consumers, they love electronics and fill their living rooms with the latest equipment, like gaming systems and large-screen TVs. In their driveways are expensive cars, including premium SUVs and CUVs. They like to get the latest designer fashions. However, they can be smart with their money; they shop sales, clip coupons and compare prices online before making a purchase.

Fast Track Couples make a good omni-channel market. They prefer learning about brands from internet radio apps like Pandora and Spotify. They are also receptive to advertisements delivered through addressable TV and mobile display. For many, the internet is the first place they go for information, shopping and, increasingly, entertainment. They like to download music, watch TV, book airline tickets and hunt for new jobs and cars. They visit most of the popular mainstream and social networking sites.

Despite their youth, Fast Track Couples aren't known for their tolerant open-mindedness. They have slightly above average interest in recycling, protecting the environment and supporting equal rights. Most are not particularly involved in politics nor their new communities, and few volunteer for groups other than the PTA or their church organization. Many are simply too busy with work and early childrearing to care.

H27

Birkenstocks and Beemers

Upper middle-class, established singles and couples living leisure lifestyles in small towns and cities

Donald & Pamela

1.08%

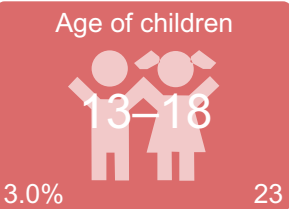
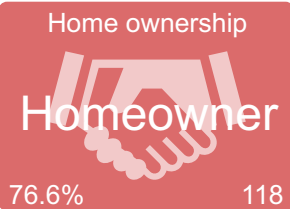
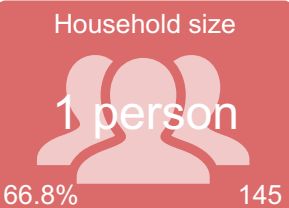
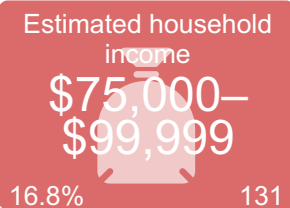
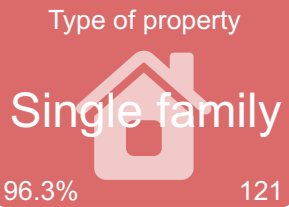
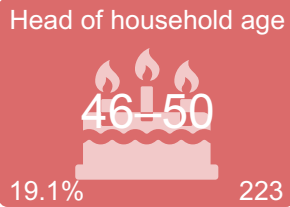
0.72%



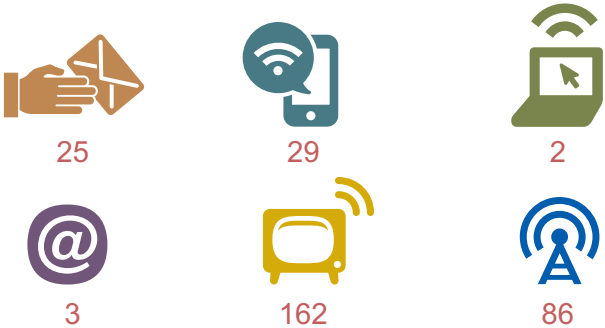
Key Features

- Suburb living
  - Active investors
  - Comfortable spending
  - Charitable donations
  - Outdoor activities
  - Yogis

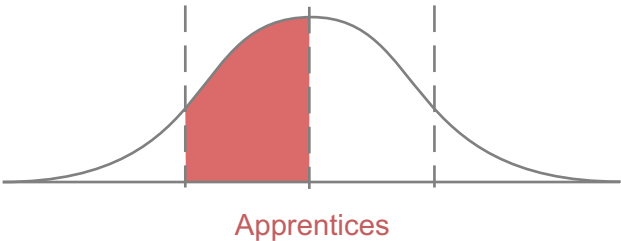
Who We Are



Channel Preference



Technology Adoption







## H27

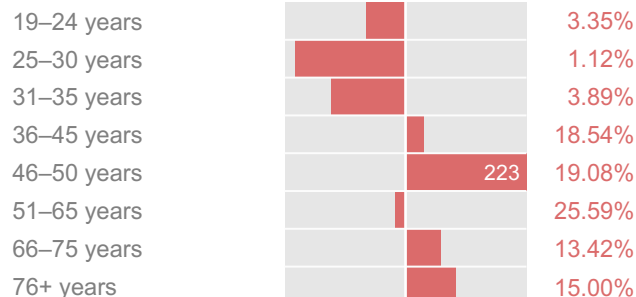
## Birkenstocks and Beemers

Upper middle-class, established singles and couples living leisure lifestyles in small towns and cities

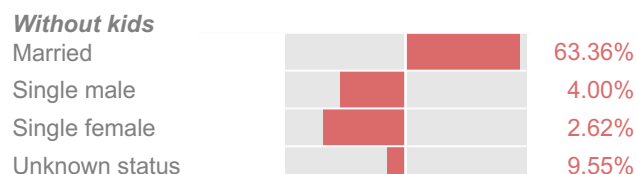
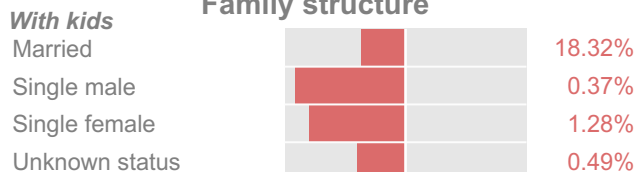
Donald &amp; Pamela

1.08% | 0.72%

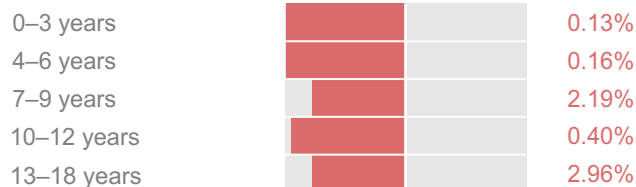
## Head of household age



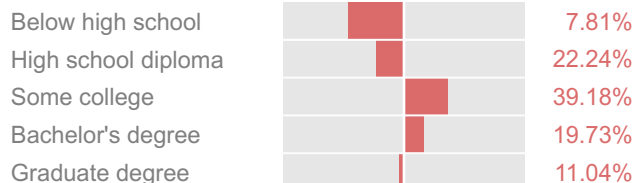
## Family structure



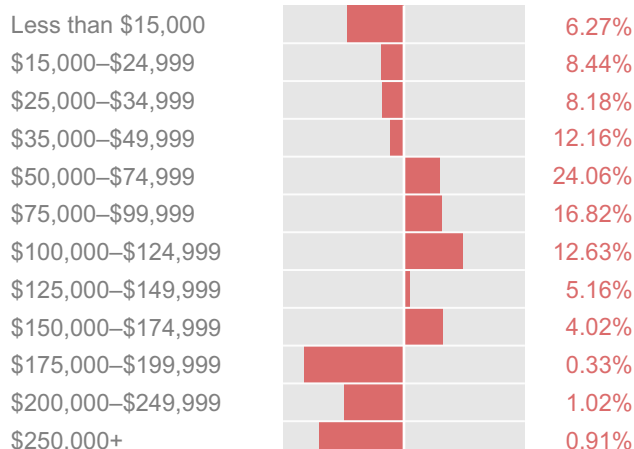
## Age of children



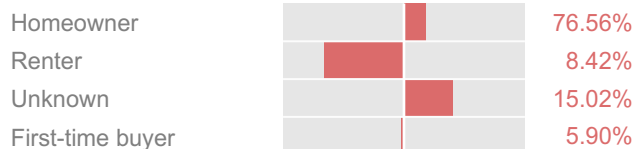
## Head of household education



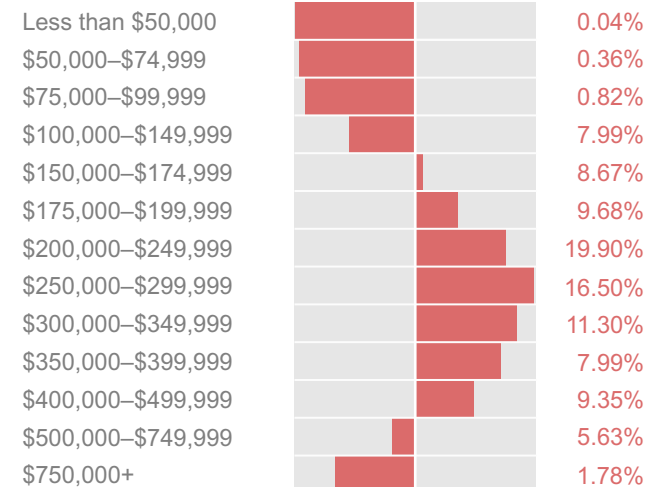
## Estimated household income



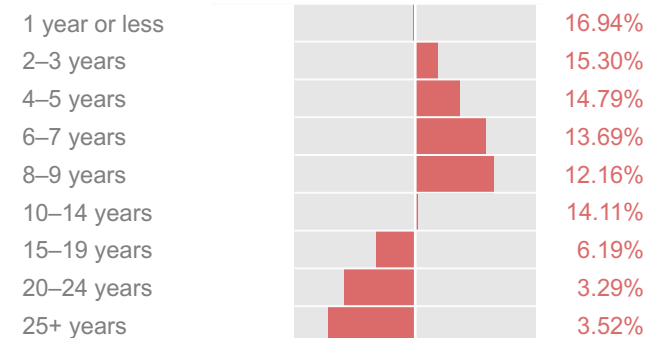
## Home ownership



## Estimated current home value



## Length of residency





### Group H: Middle-class Melting Pot

#### Type H27: Birkenstocks and Beemers

Upper middle-class, established couples living leisure lifestyles in small towns and cities



Birkenstocks and Beemers are dominated by couples in their 50s and 60s living in mid-scale communities that offer the benefits of a relaxed lifestyle while still being within a reasonable drive of the amenities offered by smaller cities. These households feature educated couples who seek to exit the rat race so they can enjoy life's simpler pleasures. Many hold jobs in blue-collar, business and health professions. With their slightly above average incomes and low-cost locations, they can afford to own older homes and condos in communities that offer a sense of belonging, even if they've only lived in their home for a few years.

These Americans have rediscovered the joys of leisure. They like to travel both abroad and domestically and have the time and taste to enjoy movies, concerts and antique shows. They enjoy eating out, particularly at casual dining restaurants with decent salad bars and two-for-one specials. They enjoy gardening and artsy endeavors like painting, sculpting and drawing. They're fond of traditional media; they listen to the radio and love watching cable TV programs. When it comes to the internet this audience consists of many levels of tech-adopters but they increasingly go online for news, travel planning and shopping. If they want exercise, they step out the door and go for a walk or run on their suburban walking trails.

When they go shopping, Birkenstocks and Beemers care about bargains and trendy brands. They prefer specialty stores to national chains, appreciating solicitous clerks to the cavernous warehouse clubs. They tend to buy brands that speak to their more status-seeking ambitions of being cutting edge.

Birkenstocks and Beemers tend to be moderate on social issues. Just over a quarter align themselves with the Republican Party while just over one fifth are registered Democrats. Having reached a contented phase in their lives, Birkenstocks and Beemers are happy to spend their free time relaxing with their new neighbors. They enjoy spending time with their family or grilling up a steak with their expanding circle of friends.

## Supporting notes

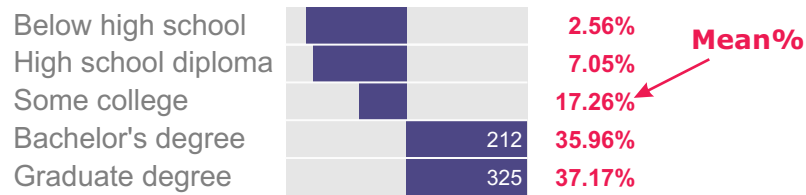
These pages have been designed to help you understand the essence of each of the groups and types. We have sought to highlight the key features which make each group distinctive, and which would be useful to bear in mind when devising communications or treatment strategies. The descriptive pages are necessarily subjective and are intended to highlight key issues rather than to be comprehensive.

### Variables - Mean% and Index

Charts are provided for each of the variables used to build and describe the Mosaic USA segments. The variables are grouped together by category. For each group, the charts show the Mean% and Index for each variable.

#### Understanding Mean% and Index

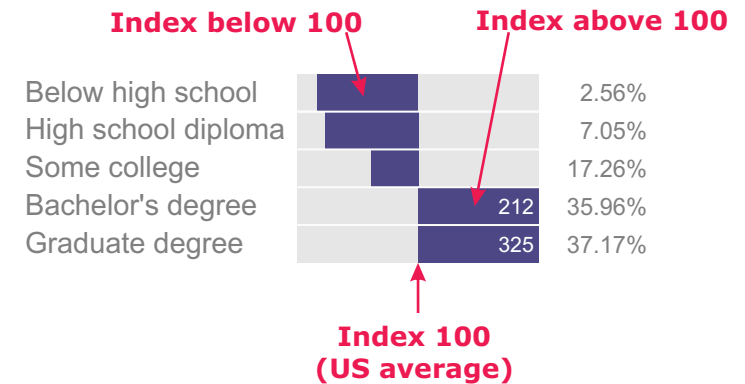
**Mean%** show the percentage of this group/type with this characteristic. For example, consider Household of household education for Group A:



This shows that for the head of household:  
**2.56%** of Group A are educated below high school standard.  
**7.05%** of Group A have a high school diploma.  
**17.26%** of Group A have had some college education.  
**35.96%** of Group A have a bachelor's degree.  
**37.17%** of Group A have a graduate degree.

The **Index** shows how the variable compares with all households in the US. An **Index of 100** is the average. An **Index greater than 100** shows that this variable is over-represented when compared with the average. An **Index less than 100** shows that this variable is under-represented when compared with the average.

The Index is shown on the chart as a bar:



The chart shows the Index value from 0 to 200. If the Index value is greater than 200, the bar is shown as 200 along with the exact Index.